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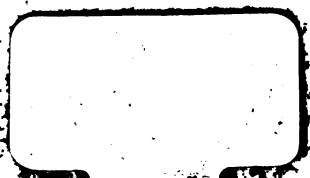
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JACK URQUHART'S DAUGHTER



PAMELA SNEYD







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JACK URQUHART'S DAUGHTER.

A Novel.

BY
PAMELA SNEYD.

IN TWO VOLUMES.
VOL. I.



LONDON:
RICHARD BENTLEY AND SON,
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JACK URQUHART'S DAUGHTER.

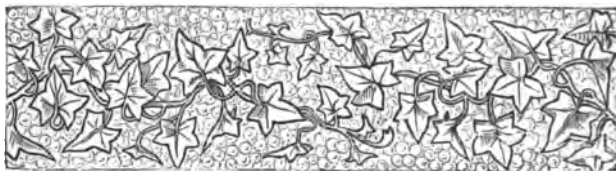


BOOK I.

PURPLE PANSIES.

'Lilies for a bridal bed,
Roses for a matron's head,
Violets for a maiden dead,
Pansies let my flowers be.'





CHAPTER I.

IN THE BOIS.

‘The force of his own merit makes his way.’

IT was the first of May, and Paris was very full. Its wealthy residents and *habités* had not yet begun to desert it for their country *châteaux* or *les bains de mer*, while every day witnessed some fresh arrival from Nice, Pau, Cannes, and the other sanatoriums of the sunny south. Hotels were crammed to repletion, theatres to suffocation; and between four and five p.m. the road, travelled some century and a half ago by fashionable pilgrims in

coaches-and-six, on their way to the Longchamps Oratorios, presented one long unbroken line of carriages of every description ; from the dashing mail-phæton, purchased at Laurie and Marner's by Monsieur Argenté of the *haute finance*, to the badly appointed, worse-driven victoria, the temporary property of Mademoiselle Zite of the Théâtre des Variétés.

Close to the Arc de l'Étoile an unmistakably hired *calèche*, drawn by an attenuated, tired-looking roan, had pulled up, and the occupant, or occupants, were sitting staring about them, in evident search of some one who tarried. They were both of the female sex, and their relative positions were those of employer and employed ; a lady and a lady's-maid ; the former English, the latter Swiss.

'You don't see him, do you, Melanie ?' asked the lady presently, and for about the sixth time in ten minutes.

'Non, madame,' replied Melanie mechanically, with the air of one who replies to a question she considers superfluous.

It had been an understood thing from the commencement of this drive, that when Melanie *did* see Monsieur Ralph, she was immediately to acquaint his mother with the fact. Then a minute later :

‘Ah oui, madame ! Voilà !’ and Melanie pointed with a thick finger—protruding through the tips of a well-worn kid glove, to a dog-cart that, under the skilful guidance of Yorkshire-trained hands, was advancing towards the Arc as rapidly as circumstance would permit.

In the dog-cart were seated two men, both English—unmistakably English—but both, and especially the elder of the two, possessing that nameless something that stamps the Englishman who is often out of England.

‘Ah ! Ralph has met Lord Aubrey,’ murmured Mrs. Dufferin, as her eye followed in the direction of Melanie’s indication, and her lips parted with an approving smile, evoked chiefly by the sight of his lordship’s handsome face. She was a worshipper of beauty. Never

having possessed it herself, she had formed a most erroneous estimate of its value, and assigned to it far too prominent and important a place in the social sphere.

When within some twenty yards of the *calèche* the dog-cart pulled up, Ralph Dufferin alighted, and Lord Aubrey Littledale, after raising his hat to his friend's mother, turned his horse's head, and trotted sharply down the Champs Élysées. A minute or two later, Melanie, according to agreement, was wending her way homewards on foot, and the Dufferins were proceeding towards the Bois.

'You have not been waiting long, mother, I hope,' were Ralph's first words.

'About ten minutes, dear, and *I* was behind my time. What made you so late? Meeting Lord Aubrey, I suppose?'

'No, indeed. I should have been later still but for Littledale. I was detained at the club, and I met him as I was leaving it; and seeing that I was in a hurry, he very goodnaturedly offered me a lift. Who do you think he tells me is in Paris?'

A great friend of yours!' and Ralph laughed.

'That means somebody I particularly dislike, I know. Tell me.'

'Jack Urquhart.'

'Dreadful man!'

Ralph laughed again.

'Yes, they are all here; have been here the whole winter. Don't you remember, mother, it was only the other day we were talking of them, and wondering where they were?'

'Yes. Did Lord Aubrey say anything about Averil?'

'No; I don't think he alluded to her, except indirectly. He talked a great deal about Cosy. *You* will be delighted to hear that she has turned out a beauty.'

Mrs. Dufferin's face lit up at the word 'beauty.'

'Oh, Ralph, we must go and see them!'

'I am going presently.' The very slight emphasis on the personal pronoun meant that Ralph was going alone. When a man of seven-and-thirty lives with an

adoring mother, he has sometimes to remind her that there are occasions upon which he can dispense with her society.

Mrs. Dufferin took the hint readily.

'Then I will call to-morrow. I suppose you are going to give Averil a lecture?'

'Indeed I'm not. I discovered the inutility of that long ago, and I never waste material. Did you see the Sheridans before you came out, mother?'

'Yes; and Margaret said she heard us arrive last night. They are in the rooms below us; and they are coming up this evening, after dinner, for a chat. You will be at home, won't you?'

'Yes, I shall be in then. I am going out later with Littledale, to a ball at the De. Coulanges.'

'Will the Urquharts be there?'

'The Urquharts!' Ralph looked at his mother in undisguised surprise. 'What are you thinking about? When did you ever meet the Urquharts in any drawing-room out of their own house, or a Kursaal?'

'Well, I thought perhaps that as Cosy

is turning out such a beauty, and—and really Averil's birth entitles her to——'

'To be in society. Certainly! But she isn't, and never will be. It takes a cleverer woman than she is to recoup such a mistake as that marriage.'

'Oh, *he* is dreadful! Of course we all know that,' and Mrs. Dufferin shivered as she did at the mention of any *mésalliance*.

It was an offence she could not forgive, because she could not understand it. She believed in the sacredness of caste as firmly as she believed in the Thirty-nine Articles; to sin against your order was an unpardonable offence, and one that she could not bear even to think of.

Before reaching the Pré Catalan, Ralph suggested to his mother that they should turn; and as they did so, the wheel of their carriage nearly got locked in that of a victoria, in which was seated a small fair woman, with a dazzling complexion, bright hazel eyes, and a vacant expression: the style of beauty that you can buy from three to five guineas in the Waterloo Bridge

Road, or the Passage des Panoramas, She was a doll of a superior order, and her milliner had dressed her. As she saluted Ralph she smiled slightly ; not to express pleasure at meeting, but to show a row of small white even teeth that glistened like pearls.

‘Who is she?’ whispered Mrs. Dufferin, all on the *qui vive* at the sight of a pretty face.

‘She is a Madame de Senac,’ Ralph answered curtly.

‘De Senac—De Senac ! haven’t I heard something about her?’ asked Mrs. Dufferin, who combined a strong desire to hear all about everyone, with a weak habit of believing and repeating whatever she heard.

‘Very possibly,’ thought Ralph, who took no interest in scandal, or the people who gave cause for it. One ill-conditioned woman was so very like another ill-conditioned woman, in his opinion. It was an uninteresting class, and afforded no variety of type. The occupation and the

aims of the *ruineuse* reduced them all to one level—a very low one.

‘Ask Averil and Cosy to come to us this evening. I am so anxious to see the dear child,’ said Mrs. Dufferin presently, after they had been driving for some time in silence.

‘Will they suit the Sheridans?’

‘Oh yes!’

Ralph looked as if he were going to say something, and then checked himself suddenly. What he thought was:

‘My dear mother never sees an impediment until she stumbles over it, and then it is too late.’

‘Don’t ask that wretch,’ were Mrs. Dufferin’s parting words, as she dropped her son at the corner of the Place de la Concorde.

She was of a warm, impulsive disposition, and of a somewhat unguarded manner of expressing herself, and she knew of no epithet too strong to express her horror of the man who had eloped with her old friend Mary Aventayle’s daughter.

She found it difficult, as I have said before, to pardon at any time a woman who loved and married beneath her; but when to inferiority in position the man added inferiority of style and manner and a bad character, his case was hopeless indeed.

Mrs. Dufferin never had received—never intended to receive—Captain Urquhart; and she always said—particularly before young girls—that she had never forgiven his wife. Nevertheless she had shown her no small kindness whenever they had happened to meet in the course of their continental wanderings, and she was the only one of the late Lady Aventayle's friends who had done so.

The others—to a woman—had dropped Averil; not because they had any special desire to punish her more severely than Fate and that day's mistake had already done, but simply because she had passed out of their world, and their set knew her no more: and she did not belong to the order of women whom people go out of

their way to seek. She never fell into disreputable society, as she might easily have done; she was simply, as Ralph had remarked, 'in no society at all.' She never went out anywhere—either with or without her husband—after she married; and three years from that date found her a dull, faded, untidy looking woman, who lived in her dressing-gown on her sofa, and about whom people, when told that she had been a beauty, were apt to exclaim incredulously, 'Is it possible?' for she had not the inward loveliness that informs and radiates the features, making them full of grace and beauty long after the brilliancy of youthful colouring has faded, and before she was five-and-twenty the once lovely Averil Munroe would have been absolutely plain but for her extreme delicacy and femininity.

Ralph had heard from Lord Aubrey Littledale something more concerning Miss Urquhart than the mere fact of her having turned out a beauty—something which he very wisely kept to himself. He adored

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his mother ; it was universally admitted that he was the very best son that ever lived ; but he never confided anything to her that it was not solely and distinctly to *his* advantage that she should keep secret (if it were *that*, the rack would not have drawn it from her), and he was perfectly well aware that whatever he might say about the Urquharts would be repeated before the day was over to Lady Margaret Sheridan (who had the rooms just below them), and to Madame de Fontenac (upon whom Mrs. Dufferin was going to call), and to everybody else she might chance to meet. And as Ralph had every intention—in spite of his declaration to the contrary—of lecturing Averil herself that afternoon, he did not consider it fair to discuss her shortcomings with anybody else. Moreover, he liked her after a fashion, with the liking that springs from pity and old acquaintanceship combined. But he had a very poor opinion of her. He was not a man of grand character or exalted ideas, but he had a strong sense of duty, and a

fair share of pride, and Averil had shown herself painfully deficient in both.

He was silent whenever his mother criticised Mrs. Urquhart, but in his heart of hearts he condemned her even more strongly than Mrs. Dufferin did. He could have forgiven the *mésalliance* had the man possessed talent, force of character, charm of manner, or any other recommendation than a vulgarly handsome face; and he might even in time have forgiven her for having in a moment of blind passion married Jack Urquhart, had she tried to do her duty by him.

But she failed in every respect, and Ralph never thought of her now save with the pity that is more akin to contempt than love—a frame of mind in which Mr. Dufferin was apt to indulge more often than is quite consistent with the carrying out of the precept, 'Judge not.' Living with a mother who idolised him, and moving chiefly in a circle of her friends, he had learned to pronounce authoritatively on most matters in a manner

peculiar to men who pass much of their time in ladies' society.

He was a clever man was Ralph Dufferin—that is to say, he had plenty of ability and common sense ; but he was not a genius, which means the possession of uncommon sense. He had, however, the knack of rightly applying his powers till they shone with a brilliancy often denied to a far higher order of talent. He was a very successful man, taking his materials into consideration ; and his was the success gained by character sooner than by intellect. If his actions did not inspire enthusiasm, they at least commanded respect. True, some men sneered and grumbled when they heard Ralph's praises sung, and reminded his admirers that at Christchurch Dufferin's cleverness had never been heard of, that it was reserved for the world of fashion to discover it. But are there not detractors everywhere ? Who can escape calumny ? In his own set Ralph was a shining light, and his novels formed the theme of constant conversation. He was generally

alluded to as that clever Ralph Dufferin, and his friendship was a privilege to which many aspired ; and perhaps the occasional undercurrent of irony noticeable in his talk was only due to his surprise, not unmixed with contempt, at the opinion the world had formed of his mental powers. But if you only hear a thing sufficiently often, you generally end by believing it ; and by the time Ralph was eight-and-thirty—at which period I am introducing him to you—he believed in himself as devoutly as his most ardent admirer could have wished.

It was, however, more with others than himself that his thoughts were occupied as he strolled slowly up the Rue de la Madeleine.

‘ Dear old mother,’ he murmured to himself, with a pleasant smile on his well-cut lips ; ‘ how curious she is about this new beauty ! How she will spoil Cosy, and want to take her everywhere, and load her with kindness ! And then how she will believe every word she hears against her !

By-thé-bye I must caution Aubrey not to be talking before mother, as he did to me, about Ripley; and I must try and put a stop to *that* before it is too late. What a fool poor Averil is !





CHAPTER II.

THE DUFFERINS AND THE URQUHARTS.

‘Alas ! for sorrow is all the end of this.’

IN the days of long ago, when Averil Urquhart was Averil Munroe, a golden-haired little beauty, making daisy-chains in the garden of Portman Square, her favourite play-fellow was Master Ralph Dufferin, the only child of Lady Aventayle’s next-door neighbour and bosom friend, Mrs. Clifford Dufferin.

General Dufferin, Mrs. Dufferin’s husband, was in India at that time. He had a high command out there, and he did not

care to be constantly returning home on leave, as many men in his position were doing. He was not a very domestic character, and he hated an idle life ; and he died as he had lived—at his post.

‘ We might have saved him if he would but have returned home a few months earlier,’ the doctor, who attended the general in his last illness, told Mrs. Dufferin when he wrote and announced her husband’s death.

The poor widow was much shocked, and very sorry, but not heart-broken. She and her husband had been separated so often, and for such long periods, that the news that she would never see him on earth again was not a crushing blow to Louisa Dufferin. She had her child, and he was all in all to her—the object of the only passionate love she had ever known. She *could not* have cared for the best husband on earth as she cared for her boy. Women love after different fashions, and according to their kind. Some are born wives, just as some are born mothers. Mrs. Dufferin

was of the latter species. Moreover she had not seen her husband for nearly five years before his death, and even then he had only been at home for a few months, during which period the semi-detached couple had bored each other not a little; although they were both perfectly unaware of the fact, and would have denied it indignantly if anybody had suggested such a thing. Nevertheless it was the truth—they had bored each other thoroughly; for the occasional enforced companionship of anyone of whom you are supposed to be very fond, and of whom you really know very little, must be a bore. Unfortunately people do not always realise this fact until too late—until boredom has passed into active dislike.

But to return to Mrs. Dufferin. Left a widow, she concentrated all her thoughts, wishes, and affections on her child, and lived but for him. Ralph had now passed out of the daisy-picking stage, and was at school at Rottingdean; and Averil Munroe

had a French governess, and played no more with little boys in the square. But the children continued to meet from time to time until Ralph was seventeen, when he and his mother went to Dresden for a couple of years, that he might study German and painting, and meditate at leisure upon his choice of a profession. It was at Dresden that the Dufferins first learnt the news of Averil Munroe's elopement. Some gossiping correspondent of Mrs. Dufferin's communicated it in the following terms :

'Averil Munroe has gone off with a Captain Urquhart, whom nobody knows anything about, and whose acquaintance she made—Heaven knows how!—through some former governess, it is supposed.'

'I am sure it isn't true,' cried Mrs. Dufferin, for the first and last time in her life refusing to believe a report: 'I am quite sure that Mary Aventayle's daughter would never have done such a thing.'

But Ralph felt by no means so sure. He knew Mary Aventayle's daughter a

great deal better than his mother did, and he told the latter so :

‘Averil is the weakest creature that ever lived, mother,’ he said : ‘she always does what she is asked to do, whether it be right or wrong; and she always regrets what she has done ten minutes afterwards, whether it be wrong or right. She has run off with this fellow because he has made her do it, and by this time she is very sorry.’

The same friend who had written to Mrs. Dufferin to announce Miss Munroe’s elopement, had also written to several other friends by the same post, adding to the news of the runaway match the information that ‘Ralph Dufferin would be fearfully cut up, as he had been very much in love with Miss Munroe ever since they were both children;’ and thus a report of Ralph’s early blighting came to be generally circulated, and very generally believed, long before he had any chance of contradicting the statement.

Mrs. Dufferin often wondered, as people

are apt to do on such occasions, how the report got about; and at first Ralph was very indignant at it. He was very young then, and had not learnt to rate at its true value the opinion of those who have nothing to do but to circulate all the idle rumours they hear: and he was angry at being supposed to be in love with so feeble a specimen of humanity as poor Averil. He had never been in love with her—never! not even in a childish fashion. He was her senior by a year, and his loves were all many years older than himself, never an hour younger. He was old for his age, was Ralph, and proud, and ambitious; and Averil did not touch him at any point. If she had ever shown any interest in his work, or confided in him, or made a hero of him, she might have pleased him better; but he associated her with nothing but games—the battledore and shuttlecock of his childhood, and the croquet and bagatelle of maturer years—and her fair face and slight form were linked to some of the dullest hours of his life.

When the news of her marriage reached him, he was over head and ears in love with a German Countess, with views and age alike matured, who was engaged in writing a treatise on 'Widowhood ;' and to her he confided his ideas about Averil ; and the Countess von Hügelhahn at once decided in her own mind that the Fräulein Munroe could not be *ein sehr interessantes Mädchen*.

Poor Averil ! she certainly was not *interessante*. Even her sorrows and misfortunes could not make her so. But she was an honest girl, and she was true to the scoundrel she had married, which many a cleverer or a higher-souled woman might not have been. If she had run away from Jack Urquhart, no man and few women would have blamed her very severely. But she remained with him, and did not do her duty by him ; and many men and some women did blame her. His rooms were untidy, his comforts uncared for, and his children carelessly brought up. She idolised her children,

did Averil, and they loved her fondly, but they never obeyed her ; and, truth to tell, it was as well that they did not, for she had even less judgment than strength of will.

From time to time, as years rolled by, the Dufferins would often come across the Urquharts, who lived almost entirely abroad, in the course of their continental wanderings ; and, whenever they did meet, the intercourse of bygone days was always renewed. Ralph's nature was constant and kindly : he never forgot that Averil had been the playmate of his youth, and that her mother had been his mother's greatest friend ; and it was only when with the Dufferins that Jack Urquhart's much-to-be-pitied wife, ever for one moment forgot the gulf that separated her present from her past.

But although Ralph was very kind and friendly, he was not a man to tell pleasing or flattering untruths. He could speak his mind freely when occasion required it, and he very often did speak it to Averil, whose conduct as a mother he condemned most strongly.

I have already said that Ralph's life was one to command respect rather than to inspire enthusiasm. He was not possessed by grand ideas. He would not have suffered martyrdom for an opinion, neither would he have led a forlorn hope (at such times he would have effected a compromise); but he would always have been true to the law of duty, and to his own convictions of right, which were very deep and firm, especially where they concerned questions of family ties and domestic life. And Averil's sins of omission as a mother were to him only one degree less culpable than Jack's more open faults of commission as a husband.

He would often lecture his old playmate by the hour about her children, and would tell her plainly that they should be sent to school, and should not be allowed to pick up acquaintance in the Kursaal Gardens; and many other things he would say that would make Averil very uncomfortable for an hour, and then she would drift back into the old way, and let things

take their course. It was always so much easier for her to drift than to go against the tide. As a girl, she had been much praised for her amiability; and now she allowed the amiability to exceed all due bounds, until it reached the extreme point where a virtue becomes a vice.

Nobody praised her for her sweetness now. People were rather inclined to call it imbecility, and to sneer at her for it. Even Ralph would sometimes remind her that hers was a position in which the guilelessness of the dove could ill-afford to dispense with the wisdom of the serpent.

To Averil Ralph would speak firmly, but very gently; but the sight of Cosy used to bring a look of disgust to his face that was never lost upon that sharp-sighted young lady. He was a fastidious man, and the appearance and habits of the Urquhart children were trying to the fastidious. There was one terrible little boy, Robby, who, happily for all concerned, died when he was about seven years old, with whom

Cosy was always at war, and one or the other of the belligerents would invariably appear on the scene adorned with a black eye or a bleeding face. As to the babies, they were uninviting enough in appearance to alienate even Mrs. Dufferin, and she was a sworn lover of their kind.

The Dufferins had entirely lost sight of Averil and her children for nearly two years before the May afternoon on which Ralph met his mother, by the Arc de l'Etoile, with the intelligence that the Urquharts were in Paris. The last time they had seen them, had been at Nice, two years previously, when Cosy was a weedy girl of fourteen and a half, and the little boys were mere babies, the younger of the two being only a few months old. Cosy had shown no signs of beauty then, barring her eyes, which were magnificent, and the peculiar heritage of all Jack Urquhart's children. They were eyes of a clear grey-green, very large, and fringed with long dark lashes—the kind of eyes that at first sight look black. Indeed, at Nice, the

little Urquharts were invariably spoken of as 'those black-eyed young imps.'

But if Cosy had shown no signs of turning out a beauty in those days, she had shown every sign of giving trouble in the future. She was a handful to manage. 'Obedience' was a word without a meaning to her. She obeyed nobody. She laughed at her mamma, and defied her papa; and got out of Mrs. Dufferin's way whenever she thought she could read an impending lecture in that lady's face; for Miss Urquhart had no idea of being lectured by anybody. Her feelings towards Ralph were 'a little mixed.' She half disliked him, on account of his undisguised contempt for her; but, at the same time, she looked up to him as a being of a superior social order, whom it was a great privilege to know.

How infectious is real faith, even a silent faith! No living woman ever exercised less influence over her child by her words than Averil did over Cosy. If she attempted to inculcate any moral or social precepts, Cosy would laugh in her face;

but her faith in Ralph, which was ingrained, innate, communicated itself almost unconsciously to the girl. As I have just remarked, what Averil *said* was not listened to, or rather, not heeded, but her reverence for Ralph's character and position was something that made itself felt; and Cosy, whose organ of veneration must have been conspicuous by its absence, grew up to respect Ralph as she had never respected anyone else; although her respect for him was largely tinged with dislike, for he was the only person who had the power to make her feel uncomfortable.





CHAPTER III.

AVERIL AND HER CHILDREN.

‘For the worst is this, after all ; if they knew me,
Not a soul upon earth would pity me.’

‘**F**RANKY, pick up your soldiers ;
do, darling. Somebody will
be coming in and falling over
them. Besides, papa will be so angry if
he sees them. He does not like to find
toys on the floor.’

‘He says it mates him thwear,’ said
little Frank quietly, without attempting to
gather up the tin soldiers that were gallop-
ing all over a parquet which he had
decorated with occasional clumps of strange

green paper trees, of a form never seen out of a toy-shop.

But he did not attempt to gather up his treasures, although his mother repeated her request two or three times. Prompt obedience was not a virtue very much in vogue amongst the juvenile members of the Urquhart family.

'Mat'th 'im thwear! mat'th 'im thwear!' echoed little Hardie from a remote corner of the room, with a laugh. Hardie always thought that there was something so very funny in repeating Franky's sayings.

Mrs. Urquhart sighed, and gave it up. She was too weary to enforce obedience. Moreover, it never seemed worth while. For if she told the children to do one thing, their papa generally told them to do something different; and then they obeyed whichever they pleased, or, more often still, neither.

It was a bad school for them—very; she was perfectly well aware of that: a very different school from the one in which she

had been reared, where the training had been wise on the whole, if somewhat severe. And now that confirmed ill-health chained her to her sofa, and kept her lying there all day long in enforced idleness, Averil Urquhart's thoughts often wandered back to the bygone days, and she would wonder what her mother would say if she were still on earth, and could see what her child had come to.

'If she can see me now she must pity me, although I do not believe she will ever—even in heaven—forgive me. Mamma never forgave. Ah well, they were right in one thing! They read *him* more truly than I did.'

There could be no question to whom the 'him' referred. It could but be to her husband—to the man who had blighted her life and broken her heart—who had made her deceive her parents and desert her home. What a romantic sacrifice she had fancied she was making, when she eloped, at eighteen, with Jack Urquhart! And how soon she had been undeceived!

for never had living being cared so little for his prize when won. To many people it seemed as if it were scarcely his fault that the marriage had turned out so badly. He was a man, they declared, in whom no sane being would have trusted, whom no decent woman could have loved. It was a blot on the Munroe name that any woman of the family should have cared for him. True, he was handsome, but such bad style; amusing, but *so canaille!* When it became known that Lord Aventayle's daughter had actually eloped with Jack, men asked each other if there were any hitherto unsuspected drop of insanity in the Munroe blood.

'She must have been mad,' they said, 'to go off with that underbred scamp!' And she thought so herself before the honeymoon began to wane.

But she was wrong. There was not a touch of madness about her. She was simply weak—hopelessly, incurably weak—quite at the mercy of opportunity. Jack Urquhart happened to have met her and

over-persuaded her, but almost any other man might have done the same. It was not that her feelings were strong, but that her character was feeble. And no one knew this better than did the man who grew tired of her in a fortnight, and who passed the rest of his life in swearing at himself for having, as he phrased it, 'tied a log round his neck;' for the marriage had never benefited Captain Urquhart in any way, as he had hoped it might do. Averil's relations refused to see him, and never took any further notice of her after she married him. Her very small fortune, which came to her through an aunt, Jack ran through in a year; and when her father died, it was discovered that he had done what Jack had always believed to be an empty threat—cut his only child off with a shilling. At the death of that father the title and estates passed to a distant cousin, and there reigned now at Aventayle other Munroes who knew not Averil, and had no wish to do so!

And so, after the first few years of their marriage, the Urquharts lived upon what

Jack made by gambling. Very often he lost, and then Averil's lace and diamonds had to be sold, and the whole family had, as Jack facetiously termed it, to go up in the world—that is to say, they migrated from the *premier* to the *troisième*, or even to the *cinquième*. Then perhaps Jack would have a run of luck for a time, whereupon the family would descend again in the scale of habitation, and more lace and diamonds would be purchased, and presented to Mrs. Urquhart—not for purposes of adornment, for she never went into society, but as an investment.

Out of seven children sent to lighten (or deepen) Averil Urquhart's loneliness and despair, three only survived at the time of which I am writing: a daughter, Corisande, and the two little boys introduced at play on the polished parquet of the salon in the Urquharts' present *appartement garnis (au seconde)* in the Rue de la Madeleine. For Jack Urquhart was having rather a good time of it just then, so he had taken a pretty *appartement* in a good locality, and

his wife for the time being was living in comfort, which was simply necessary to her now, for she was very delicate.

I have said that Averil Urquhart went into no society. But her daughter did sometimes. Sixteen-year-old Corisande, whose beauty was the talk of all Paris, had begun of late to go out under the chaste chaperonage of her papa. Of course when anybody talks of going out, one understands that there is going out *and* going out. To Corisande, or Cosy—for she was known by no other name—going out meant going to races, or theatres, or little dinners, or suppers, at the Café Anglais. She drove in the Bois, and to Enghien, and to Versailles, on George Ripley's drag, and she went to the opera with her papa and Madame de Senac in a dress that the latter had given her; but she was perfectly well aware, child as she was, that she was *not in society*, and that there was a certain subtle difference, that she could not define, between herself and the other *demoiselles à marier* she saw around her.

How long would it be before Cosy learnt to give her position a name? Averil lay there and wondered. How long would it be before she discovered the real status and character of the women with whom her father made her associate? And when she knew, would she care? Would the knowledge bring bitter mortification, a world of woe, and weary pain?

These were questions that Averil could not answer. She knew too little of her child's real self, of her inner life. She knew Cosy's tastes, but her feelings were a sealed book to her.

Presently there was a tap at the door.

'*Entrez!*' said Averil, in a low, weary voice.

It was Gaston, the servant, bringing in a card.

'The monsieur wishes to know if madame receives to-day.'

Madame raised the card languidly, and then gave a cry of delight.

'Oh, of course! Show the gentleman in, Gaston.'

‘Who’s dat?’ cried Franky. ‘Who’s dat who’s doin to tome in?’

‘Oo dat oo doin to tome in?’ echoed Hardie.

‘Franky! Franky! move those soldiers. Do—*do*, darling—to please mamma!’

‘Never mind the soldiers,’ said a quiet, well-trained voice, speaking from the doorway; ‘please don’t let me disturb the game.’

And then Gaston announced, more or less intelligibly, ‘Monsieur Dufferin;’ and in another minute Averil Urquhart’s thin white hands were being held in the warmest, closest grasp they had felt for many a long month.

‘Well, Averil dear, how are you?’

The ‘very well, thank you,’ uttered in reply was brought out with a hysterical gulp, as Mrs. Urquhart sank back on her cushion, looking paler and more weary than before.

‘How awfully she is changed!’ thought Ralph, and then his eye wandered to Franky’s tattered blouse and Hardie’s

dirty hands, and he added mentally, 'but everything else is unchanged ; the children are as badly looked after as ever.'

'And where is Cosy ?' he asked, after a moment's silence. 'I want to see her. Those two young rascals look wonderfully flourishing.'

'Cosy is out with her papa,' replied Mrs. Urquhart, her pale face flushing pink. 'They have gone to Écouen.'

'To dine ?'

'No. They'll be back soon. They started this morning—a large party of them—on George Ripley's drag.'

Ralph's well-cut lips set themselves in a hard, firm line as he glanced up quickly.

'You don't approve ?' Averil hazarded timidly.

'Of George Ripley ? Certainly not, and I can't suppose that you do. What possesses you to allow Cosy to go about with such a person ?'

'But why shouldn't she, Ralph ? He—he's in very good society, isn't he ?'

'I really can't say—not having the

honour of mixing in any society he enters. I never met him inside a house. Of course he is a gentleman by birth, but he is not a gentleman whom ladies in society know.'

'Oh dear! I'm very sorry,' murmured Averil, nervously; and then, to change the conversation, she began asking after Mrs. Dufferin.

'Thank you, mother is very well. She sent her love, and told me to ask you and Cosy to come to us this evening. Lady Margaret Sheridan and her daughters have promised to look in. You would like Cosy to meet Agnes Sheridan. She is one of the nicest girls I know.'

'How good you are, Ralph!' responded Mrs. Urquhart, warmly. 'I should indeed like Cosy to know some girls. I don't think she knows one in all Paris.'

'Are there no ladies of the party to-day?'

'Well I'm not quite sure whether Madame de Senac——'

'Madame de Senac!' interrupted Ralph,

scornfully. 'Are you mad, Averil, that you allow your sixteen-year-old daughter to enter such society?'

'I can't help it, Ralph; indeed I can't,' cried the poor little woman in despair. 'Jack wishes it.'

'Then you should say to him: "Whilst I am alive Cosy shall not know these people; and if she countenances them after my death, it will be your fault."'

'He would insist, and I should have no power to prevent.'

'But at all events you would have made the effort, and your child would know your real sentiments on the matter. She would know that you do not sanction such women as Madame de Senac; and knowing that, she might learn to dislike and to avoid them. As it is, she is probably forming a friendship with Flore—one of the worst women, in her way, in all Paris.'

'Cosy is not given to forming friendships,' said Mrs. Urquhart, in a weary tone. 'She never seems to like one person better than another. As long as

she amuses herself she is content. She has tremendous spirits. But really,' she added after a pause, 'Madame de Senac has been very kind to her.'

'Kind!' echoed Ralph, scornfully; 'what has she done, pray, that is so kind?'

'Well, it was only yesterday that she sent Cosy the loveliest hat you ever saw.'

'And who gave *her* the hat, or the money to pay for it?'

'But is there anything really against her, Ralph?'

'De Senac lives in St. Petersburg, where he is attached to the French Embassy; and his wife lives in Paris, attached apparently to the English Embassy. She declines to accompany her husband, on the score of health—'can't stand the Russian climate'—and so she remains at home. De Senac has about seven hundred a year, she about five. How *he* lives I don't know. How *she* lives you must be perfectly well aware—sumptuously; dressing and entertaining better than any woman in

the place. Do you suppose that is done on five hundred, or on twelve ?'

'But, Ralph, listen to me ; Cosy never goes to Madame de Senac's without her papa.'

'But why should she go there at all ? — 'or he either ?' Ralph felt inclined to add.

'Because her papa says that she must go somewhere, and that beggars can't be choosers ;' and Mrs. Urquhart heaved a heavy sigh. 'Jack is so anxious for her to marry.'

'Indeed ! I should have thought that Urquhart knew the world too well to suppose that men marry women they meet at Madame de Senac's.'

'Lord Girton admired Cosy very much,' remarked Averil timidly, after a pause.

'Did he ? What an honour ! She shares the distinction with the Sheridans' kitchen-maid. Lady Margaret's house-keeper had to inform his lordship that she should prefer his not hanging over their area-gate half the evening ; and that if he

continued to do so she should tell her mistress. He is an incorrigible young scamp, and was taken away from Harrow to avoid being expelled. I can't congratulate Cosy upon her admirer.'

'If she only had the advantages that other girls have!' murmured the poor mother, with a genuine outburst of regret. She could not bear to feel, as Ralph was making her feel, that her beautiful daughter was more an object for pity than of admiration.

'Look here, Averil,' said Ralph, suddenly; 'I'm about the oldest friend you have in the world, and I never made you a wedding present. Let me do something for you now instead. Let me send Cosy to Madame du Bourg's school for a year. She would be very happy there; she would make some decent acquaintances; and she would learn how other young ladies behave.'

'Her father wouldn't hear of it, Ralph. It is very good of you—too good; but it is no use. You don't know Jack. He

hates the name of school, or learning, for girls. He says it is useless—that they marry just as well without it, if they are pretty.’

‘And *you*? What do *you* say?’

‘Oh, I don’t know! I never say anything. I can’t—I daren’t. Oh, Ralph! let us talk of something else;’ and she turned deadly pale.

Ralph rose abruptly, and walked away to the window. He felt very sorry for Averil, but very much disgusted with her. He could not forgive this pusillanimity when her children’s highest interests were at stake. It seemed to him that throughout her life she had failed in her duty to everybody: to parents, husband, and children alike. She had been quite true to no one; and he was growing to despise her almost as much as he pitied her.

‘Poor Averil!’ he thought, as he stood at the salon window looking down into the courtyard below, where a porter in a blue blouse was chatting to the *blanchisseuse*, who was bringing home the clean linen.

‘ I wonder can your mother see you now ?
and does she pity and forgive ?’

Then he returned to his seat by the sofa, and began talking to Hardie ; whilst Franky, who had at length been induced to put his toys away, climbed up on to the window-seat, and commenced amusing himself by what he termed *stwumming* on the panes of glass. The *stwumming* was not pleasant or musical ; but Ralph had discovered by this time that it was wiser not to interfere with any comparatively harmless form of entertainment selected by Franky, lest a change might be for the worse. So he put up with the *stwumming*, and suddenly it ceased, and Franky cried out :

‘ Here they tome. Hoo-wah !’

‘ Here dey tome. Hoo-wah !’ echoed Hardie, rushing to the window.

Ralph rose and followed the child, in time to see a good-looking team of roans turn in to the courtyard. On the box, holding the ribbons, sat a tall broad-shouldered man with a fresh breezy appearance that

suggested a heathery moor or a Norwegian Fjord rather than a Parisian boudoir. His bright hazel eyes, as clear as a child's, seemed better suited for 'keeping a good look-out' on board a cutter-yacht coming up Channel, than for looking love to eyes that spake again; and his big brown hands had evidently been accustomed to tougher work than pressing dainty fingers.

But George Ripley knew how to vary his amusements, and to combine love and sport; and Ralph's dread of him as a companion for Cosy was not wholly unreasonable—although, it must be added, this dread had been instilled rather than inspired. Personally he knew little or nothing of George; but he had heard a great deal about him, and he had all a man of the world's mingled esteem and contempt for the world's verdict. When it went dead against anyone, women, at all events, must avoid that person; and the world's opinion of George Ripley was highly unfavourable. He was always 'that Mr. Ripley' when he was not 'poor dear old George;' and with

those to whom he *was* 'poor dear old George,' Ralph did not mix. *His* world only knew George by name and by sight, or to bow to, but nothing more. It knew his wife, but not him; and the one did not in the least involve the other, as they were never together.

Mrs. Ripley was a very, very, very High Church lady, and her life was mapped out in such a manner as to leave no time or place for her husband. She prayed for him, she told her friends, and doubtless she spoke the truth; but years ago, when she might have entered into his life by making some of his pursuits hers, she had neglected to do so, and they had soon drifted apart: she into the safe anchorage of the Church, he out into the wild waters of a restless sea.

As Ralph looked into George's pleasant handsome face, and recalled all that he had heard of its owner, he felt all his anger against Averil rising again. For on the box-seat, at the semi-detached husband's side, sat Cosy Urquhart.



CHAPTER IV.

COSY.

‘All privilege is of beauty.’

‘**S**HE is lovely,’ thought Ralph, as he stood there gazing at Jack Urquhart’s daughter, and marvelling at the change that had taken place in two short years. But for those eyes, the like of which were never seen on mortal face, he would not have recognised the Cosy of his Riviera days. She was immensely grown, to begin with ; then her red hair (‘the only shade of red he did not admire,’ he used to say) had deepened to the shade he did admire—a warm chestnut hue ; her muddy skin had cleared ;

and, in short, she had changed from comparative ugliness to positive beauty—and beauty, moreover, of a kind that Ralph was wholly unprepared for.

He had listened to Lord Aubrey's ravings with polite incredulity, for he accepted no other man's verdict upon a woman's beauty—in his own set his was the accepted standard—but for the future he should acknowledge that Littledale did know something on the matter.

In another respect Ralph noticed with pleasure that Miss Urquhart had improved; namely, in her dress. She was most becomingly attired in pale sage-green cachemire, hand-embroidered with silvery eucalyptus leaves; and the only spot of bright colour about her was at her throat, where her lace ruff was fastened with a bunch of purple and yellow pansies. As she alighted from the coach, Ralph could not help noticing, too, how small and shapely were her feet, how lithe her figure, and how graceful her every movement. Not a detail was lost upon him.

And when she looked up and thanked Mr. Ripley with a smile for handing down her parasol, Ralph agreed with Lord Aubrey that such a smile had not been seen since the days of Woffington.

What a smile it was!—so bright, so sunny, so joyous! Poets had written of it, and painters had striven in vain to reproduce it on canvas. It defied description and reproduction. It was like a ray of sunlight. There was none of the 'sweet seriousness of sixteen' in Cosy Urquhart, any more than there was any of the usual awkwardness of that age about her. If it be true that a woman is as old as she looks, Cosy must have been, not sixteen, but twenty, for she had left the uncouth gawky period far behind her. There was not a trace of *gaucherie* either in voice or manner or movement; she was all grace, sweetness, sunshine.

Ralph had often smiled at what he termed 'the upsetting effect of beauty' upon his mother; but as he looked into Cosy's face, he was fain to acknowledge

that the best of all letters of introduction was hers. 'Has she improved in mind as much as in appearance?' he wondered; for his taste was fastidious, and all the beauty in the world could never make him overlook ignorance or vulgarity. 'But mother will forgive anything to that face,' he thought, as he watched Cosy; and he decided then and there that it behoved him to see that his mother did not make a fool of herself about the girl, and did not begin asking all her friends to let her bring Lady Aventayle's grandchild to their parties. Now that Cosy had become a beauty, she would always be 'My dear old friend Lady Aventayle's grandchild' to Mrs. Dufferin, who would quite ignore the unpleasant fact of Jack Urquhart's paternal claims upon her *protégée*; she would set him aside altogether. But Ralph could not forget Jack's existence quite so easily, and, like a man, did not consider that the companionship of any number of pretty women compensated for having to notice their objectionable male relatives. To him Cosy would always

be Jack Urquhart's daughter—the daughter of the worst style of man in all Paris—and that was quite sufficient to prevent her ever achieving a social success.

‘ And how *can* she look so happy in such company ? ’ he asked himself ; and the look of approval that the sight of Cosy's fair face had conjured up, faded into almost a sneer of contempt as he watched her smiling into George Ripley's too admiring eyes.

The meeting between Ralph and Cosy was cordial, but not affectionate. He was always associated in her mind with various futile efforts to promote her mental improvement in the days when she hated the name of a book. She remembered, too, the expression of disgust that his pleasant face would wear at the sight of her unwashed hands and dirty frocks, at a period of her existence when her hands were chronically dirty and her mother had no money to spend on her dress. In short, he was indissolubly associated with well-merited censure. But she was quite sharp enough to discover

at a glance that condemnation of her appearance was a thing of the past, and that Ralph admired her now even more than most people did.

And that was saying a great deal, for from morning till night Cosy was hearing nothing but praises of her own beauty. Her father delighted in it. It was a bank-note to him, a splendid investment, and he proved his sense of its value by the manner in which he behaved towards its possessor. He never treated Cosy to the scenes that were taking the good of Averil's life, for Madame de Senac had said to him :

‘ Don't go on worrying Cosy as you do your wife, unless you wish to see her a haggard old woman before she is a young one. Nothing ages a girl—particularly a girl like Cosy, whose beauty is not of a lasting order—it is too delicate—like worry. Worry affects the liver, and the liver affects the complexion ; and if Cosy's complexion goes, she is done for—*done for*.’

Little Madame de Senac had had the wisdom to appeal to motives likely to influ-

ence her hearer, to use arguments that he could understand, and thus she had done more to contribute to the happiness of one of her fellow-creatures than she had ever done before in her life.

‘I want you and your mother to come round to us this evening, after dinner,’ said Ralph to Cosy, after the first greetings had been exchanged.

‘I should like to do so very much indeed, but we are dining out—papa and I. Mamma never goes out, you know. We are dining with Madame de Senac and a large party at the Café Riche. But perhaps *I* might get out of going. What do you say, darling?’ turning to her mother.

Averil said that she did not know—her invariable reply; and at that moment a loud, clear, pleasant voice called out:

‘No, no, Cosy. Fair-play. You mustn’t desert us now. Why, the feast is given in your honour.’

At the sound of that voice Ralph’s face clouded over. Not all the pleasantness

and geniality of George Ripley's manner—a manner that had made so many men, and, alas! so many women, fond of him—had the slightest effect upon Ralph Dufferin, who at once pronounced it to be offensively familiar and rowdy.

‘I am sure the dinner is not given for me, George,’ replied Cosy. ‘I hate dinner. I think it a horrid bore having to dine every day. And as to a dinner like the one we are going to have this evening, why, it is a positive infliction. There Flore and I will sit until the ice makes its appearance, pretending to eat, and watching you and papa gourmandise. Very amusing, indeed! You should see how they stuff, mamma!’ And then Cosy laughed such a bright, joyous laugh.

‘But much too loud,’ thought Ralph, who hated to hear her laughing like that before George Ripley, and who hoped that she would not do it before Lady Margaret, who would assuredly think it very *mauvais ton*. With that laugh and that face, no wonder that every *gamin* in Paris knew

her by sight, particularly when she drove about on the box-seat of George Ripley's drag, and dined at cafés with Madame de Senac's friends.

'I'll come if I can,' she whispered to Ralph at parting. 'I want to come.'

'I hope you will manage it, dear,' said Ralph kindly, but with the most ostentatious air of patronage, and taking no notice whatever of George Ripley's presence. He did not choose to recognise his existence in any way, and he wanted to make Cosy feel that she ought not to tolerate such a person.

But it was all lost upon Cosy, and when, after Ralph had departed, George said to her :

'I hate that fellow, and he can't abide me, I know,' she merely replied :

'Ah, you see he is of a very different sort to you, George. He goes in for books and pictures, and all that kind of thing. But he is a very good fellow, *quand même*. I used to dislike him when I was a child, because he wanted me to be taught all

sorts of things that I didn't want to learn——'

'D——d impertinent of him!' growled George.

'Now, don't be ridiculous, George; it was nothing of the kind. Impertinent! Why, he knew me before I was born! Well, as I was saying, I didn't get on with him then . . . but I rather like him now,' she added meditatively.

A speech that did not tend to make George Ripley's feelings towards Ralph any the friendlier, nor his libations that evening less free.

'There's a good deal of talk about Ripley and Cosy,' Lord Aubrey Littledale had told Ralph that afternoon, as they drove up the Champs Élysées together; and Ralph had replied that he was very sorry to hear it; whereupon Lord Aubrey had remarked that poor old George was always after somebody, and Ralph had answered that the 'somebody' had better not be a girl of sixteen.

This conversation recurred to Ralph now

as he wended his way homeward towards the Rue de Rivoli, and he began to wonder whether Cosy really cared for this man. Her manner did not convey that impression ; and, moreover, her mother had said that Cosy never cared more about one person than another—that amusement was all she cared for.

‘Not a pleasant character!’ thought Ralph, whose ideal girl was impressionable, gentle, and clinging. That was the disposition that he considered best became the maiden. But of course, if Cosy was to be thrown into the society of men like Ripley, the sooner she learnt to

‘Keep her heart unbroken
Safely in her hand,’

the better. It was wiser, more desirable in every way, that she should do so ; but it did not make her the more attractive in Ralph’s eyes.

And Cosy did not attract him. He felt, from the moment he saw her smiling into George Ripley’s face, that she was a girl he should never care for, never grow fond of.

He liked her ; she interested him as a study ; and he admired her immensely. And he could not help feeling, too, that it was much to her credit that she should have grown up as presentable as she was, considering how very little pains had been taken with her. But he had quite decided that she was utterly without heart, and probably without principle. And then he said to himself, with a slight shrug of his shoulders :

‘ But what else could one expect of Jack Urquhart’s daughter ?’

Upon his return to the hotel, Ralph found his mother eagerly awaiting him, and on the *qui vive* to hear all about Cosy.

‘ Well ! is she so very lovely ?’

‘ She is the prettiest girl I have seen for many a day.’ The words were more enthusiastic than the tone.

‘ Ah ! it is just as Lady Margaret has been saying’—(‘ Didn’t I know they had been talking her over !’ thought Ralph)—‘ she has every right to good looks ; her mother was a beauty——’

‘Rubbish!’ interrupted the autocrat; ‘her mother was nothing of the kind. She was a pretty girl—nothing more. A beauty ought to surprise; Averil never surprised. You were told that she was very pretty, and when you saw her you acknowledged that she was so, if you happened to admire a Greek brow and nose, thin lips, a retreating chin, light blue eyes, and a rose-leaf complexion. There you have the category of her charms. I never thought her very pretty, as you are well aware; but I never owned it, knowing that it was generally supposed that I admired her to distraction, was deeply in love with her, and heart-broken at her rejection. Rejection! Poor Averil, she could not have rejected anybody. She never said “No” in her life. She would have married the groom if he had insisted.’

‘Did you see *him*, Ralph?’ Mrs. Dufferin invariably alluded to Captain Urquhart in this manner.

‘In the distance; in the courtyard. I think he caught sight of me, and therefore

didn't come up. He was looking a greater ruffian than ever; and so smart, too! with a white hat tilted over his left eye, and a pink flower in his buttonhole.'

'Dreadful man! I must go and see poor Averil soon—some time when I know that he is out. Of course, she was on the sofa, in her dressing-gown?'

'Yes, and looking fearfully ill. I was quite shocked to see how much she has changed in the last two years. She is thinner and paler than ever, and more slovenly, if possible. She was in the identical pink dressing-gown that she wore at Nice, which she bought there of an old *revendeuse*, and I don't believe that it has ever been cleaned from that day to this. I am glad to see that Cosy is neat and *soignée*; that she wears clean ruffles, tidy gloves, and eschews pink!'

'Dear little thing! I'm longing to see her,' cried kind, impulsive Mrs. Dufferin.

'Don't spoil her when you do see her,' said Ralph, drily.

‘Spoil her! when did I ever spoil any girl?’

‘Frequently. You spoil them both by indulgence and caprice. First you turn the pretty head by flattery, and then you mortify its owner by neglect. She has to see somebody who has come after her, preferred before her. And that is hard. But remember! I’ve warned you about Cosy, for she is very spoilable. I’m half inclined to spoil her myself. She has so much charm—of manner, I mean: I know nothing about her mind or disposition. And then she has such lovely teeth. No one will have to say to her what the wise mother said to her daughter: “Mind you don’t laugh, for then you show all your faults.’ One wonders how she came by all the good gifts that crown her. The Urquharts’ daughter might so easily have been very objectionable, even to look at. She might have combined Averil’s slovenliness with Jack’s bad style. As it is, she is one of those happy instances of a being who has inherited all the good, and ap-

parently none of the bad, points of her progenitors. She has the joyous animal spirits that her father was probably blest with at her age, and that are so attractive at sixteen. And with that she has all her mother's grace and delicacy.'

'Is she lady-like?' asked Mrs. Dufferin, presently. With all her fondness for good looks, she did not admire them when divorced from good breeding.

'Humph!' replied Ralph, meditatively. 'I scarcely know what to answer. I am beginning to think that word too elastic a form of expression. I don't quite know what it means, what it comprises, nowadays. Her manner is easy, graceful, and would be considered singularly fascinating by most people, I should think; but one can't quite analyse the fascination. I fancy it lies in her wonderful joyousness.'

'But how can she be so joyous in that house, and seeing her mother so suffering? It is astonishing, isn't it, Ralph?'

Ralph shrugged his shoulders. He too

had asked himself : ' How could Cosy be so joyous ?'

' We must put it down to one thing, mother,' he replied ; ' the deadening force of habit. Cosy has never seen her mother otherwise than pale, spiritless, and depressed ; and she has evidently learnt to look upon it as Averil's normal condition—just as she probably considers it Jack's normal condition to swear, and her own to laugh and be gay. She seems to be very fond of Averil, and very gentle and affectionate in her manner towards her, which is quite as much as the latter deserves, considering the disgraceful way in which she has neglected her children ; leaving them to blind chance. She does not deserve that they should be as nice as they are. If Cosy goes to the devil, her parents will only have themselves to blame for it.'

' You must take her in hand, Ralph,' exclaimed Mrs. Dufferin : she had the most wonderful faith in Ralph's taking in hand.

‘I don’t fancy she would be very easy to manage ; but I haven’t made up my mind about her yet. She seems rather——’

‘Fast ?’ suggested Mrs. Dufferin.

‘No, I was rather going to say, hard. She has just that touch of hardness in her composition that I believe often goes hand in hand with that wonderful brightness. But goodness, what can one expect ? Urquhart and Ripley together would rub the bloom off any freshness. Just think of the language Cosy has heard, the talk she has listened to, the scenes she has witnessed—enough to break the heart it didn’t harden.’

‘The best thing to wish for her, is that she should marry soon,’ remarked Mrs. Dufferin, calmly.

‘Yes, my dear mother, I know you consider marriage the ante-chamber to Paradise. I don’t. It would be a good thing for Cosy to get away from her present surroundings, no doubt. But how about the husband ? Do you think it

would be a very pleasant thing for him to be son-in-law to Jack ?'

'Oh, he would take her away from that dreadful man, of course.'

'Yes ; but he can't take her away from herself. She is Jack Urquhart's daughter, and she has been brought up in his house, and is conversant with all his ways, and the ways of his kind. In theory I should like to see poor little Cosy married to-morrow. Practically, I should be very sorry for the man who took his wife from such a school.'

'Ah well, you must take her in hand, Ralph,' repeated Mrs. Dufferin, in a tone of triumph. She had such unlimited faith in Ralph's power.

Ralph laughed, but not unpleasantly. Homage was grateful to him. He liked it to be supposed that his influence could even counteract Jack Urquhart's training ; and he retired to his room to dress for dinner, feeling that pleasant glow through his frame that a gentle dose of flattery judiciously administered never fails to produce.

'I hope Cosy won't disappoint us,' thought Mrs. Dufferin, as she donned her evening attire. For if she did, she—Louisa Dufferin—would have been guilty of inveigling the Sheridans into passing the evening with her under false pretences.





CHAPTER V.

‘THE PANSY FOR TENDER THOUGHTS.’

‘There is flattery in friendship.’

THE attraction did not disappoint: Cosy came. At half-past nine, just as Ralph was soliciting Miss Sheridan for the second time ‘to play them something,’ the door opened, and ‘Mademoiselle Urquhart’ was announced.

She entered, looking perfectly radiant, with the happiest expression on her face—the expression of a child who hastens to you with a piece of good news; and Ralph could not help noticing the sensation she created even in entering a room full of women, and women too who, with the

exception of his mother, would probably have liked to pretend that they did not admire her. And before proceeding further, let me say a word or two about the company to whom Cosy was about to be introduced.

Lady Margaret Sheridan was an heiress, and a *maitresse femme*. She was a woman who had ruled all her life, and ruled quietly, and ruling had become her normal condition. She was not masculine, or authoritative, or arrogant, but she simply numbed the wills of those who came in contact with her; or if she could not do so, she generally disliked the people. She was an excellent woman in her way, but it was a way that some did not approve of. To those of whom she approved, or who approved of her, she was the kindest and staunchest of friends. But she was not a generous foe, for she saw no good in her enemies. She was very fond of Ralph Dufferin, and he of her, and she had more influence over him than he knew of. Mrs. Dufferin she could turn round her little

finger; but then she was well aware that no influence over that lady, except Ralph's, lasted, so when she meant to rule her permanently she did it through him. She was a woman with a natural preference for cleanly, honest ways. Goodness of a certain kind having been perfectly easy to her all her life, she understood no departure from it. Delinquents of a certain class she held in abhorrence. She was both sensible and high-minded; and as she had seen more wrong and misery accrue from false sentiment and leniency than from strictness and severity, she inclined to the latter: not because she was harsh, but because she knew human nature, and knew that it is easier to fall than to rise again, and better to try to prevent mischief than to punish it when committed. Quite unknown to himself, she coloured many of Ralph's views, and influenced his likings and dislikings. George Ripley had no bitterer enemy than Lady Margaret Sheridan, who was his wife's first cousin. During the honeymoon that waned so

quickly, Mrs. Ripley had confided to her husband everything that cousin Margaret had said against the marriage ; and then when George began to neglect and desert her, she communicated to cousin Margaret many of George's views that she would have done far more wisely in keeping to herself. And all these confidences resulted naturally in making the husband and the cousin sworn foes, and their enmity was of the kind that is never got over.

The Sheridan girls were like many other girls ; but they were very unlike Cosy, who was unlike most other girls. Madge Sheridan, the elder sister, was a tall, rather handsome, clever girl, with a manner something like her mother's, only colder and quieter. At home she did a curate's work. She had a district and a class. And she was *cliquey*, other girls said, and only cared for the people who attended St. Ethelburga's.

Agnes Sheridan was of a very different genus. She was shorter and fairer than Madge, and more like her father than her

mother in appearance. She had big brown eyes that often filled with tears, and a thin, clear skin, showing how fast the warm blood flowed beneath its surface. She had a trick of blushing that was rather becoming to her, and she was clinging in her ways, and given to sitting hand in hand with other girls—a trick that made her mother smile and her sister frown ; and she had girl friendships, and suffered from their vicissitudes ; and she had a sad secret that she had never confided to anyone, for although she was clinging she was reticent. She was by no means a faultless person, nevertheless Ralph Dufferin had told Mrs. Urquhart that she was 'one of the nicest girls he knew.' Notwithstanding this, however, he very rarely talked to her. It was upon Lady Margaret and Madge that he bestowed most of his conversation when he found himself in the bosom of the Sheridan family, for Agnes was not good company for gentlemen ; she was young for her years and missish, and although Ralph admired that sort of thing

in theory, it bored him in fact. He had known both the girls since they were babies, and he had a sincere regard for them, and also for Lady Margaret. Mrs. Dufferin, too, was very fond of them all : but Agnes was her favourite. Madge could be very chilling, and Lady Margaret's strict adherence to facts acted like a cold douche upon the talk of the kindly, impulsive woman who allowed her heart to govern her head, and her tongue to run away with both.

'How very pretty she is!' Ralph heard Lady Margaret whisper to his mother, as Cosy entered the room. Whereupon Mrs. Dufferin nodded jubilantly, and then came forward and greeted Cosy with an *em-pressement* that she certainly would not have shown towards Jack Urquhart's daughter had she been less pretty. However, in Cosy's presence disagreeable relatives and progenitors were forgotten. Away from her you might criticise her, but the charm of that face was irresistible. Nature creates a queen when and where

she pleases, without consulting the peerage.

Miss Agnes Sheridan was, as Ralph had said, a very nice girl ; but she was also, which he did not know, a very jealous girl—jealousy being the besetting sin of many nice girls—and ever since she was fourteen and a half she had indulged in a romantic day-dream in which Lord Aubrey Littledale figured largely. She had never spoken of this day-dream to anybody, and nobody, except the working jeweller who had designed the stopper of her scent-bottle, was aware that it was made with a double opening to hold a portrait, and that the portrait it contained was a photograph of his diplomatic lordship, who was as ignorant as everybody else of the passion he had inspired. He might have discovered it, though, had he ever glanced Agnes Sheridan's way when he happened to be in Madame de Senac's company, which was pretty frequently nowadays—so frequently, indeed, that his father had written to tell him that 'he thought he had

better mind what he was about ;' to which Lord Aubrey had replied that 'it was all right ; De Senac did not mind what she did.'

Now Miss Urquhart was not Madame de Senac, but she had flourished near that noxious weed, and consequently Miss Sheridan held aloof from her, which Ralph perceiving, remembered that he had warned his mother that the Sheridans and the Urquharts would not suit. He attributed Agnes's manner towards Cosy to the fact of the latter being Jack Urquhart's daughter, and also of her being allowed to go about with 'that Mr. Ripley ;' and after various futile attempts to bring the young ladies together, he gave it up as a hopeless task, and carried Cosy off to the other end of the room, to inspect some photographs he had brought from Cannes. He felt rather angry with Agnes for making herself so disagreeable to any acquaintance of his, but he was not sorry that the entertaining of Cosy should devolve exclusively upon him, for he was

anxious to begin the task of taking her in hand.

'Well, Miss Cosy,' he commenced, as soon as they had seated themselves at the table on which the photographs were placed, well out of ear-shot of the rest of the party who had grouped themselves round the window, 'I want you to tell me all about yourself. How do you spend your days now?'

'I don't know: pretty much the same as other people do, I suppose. But I wash my hands now, and I keep my face clean;' and Cosy laughed one of *her* laughs that made everybody in the room look round.

'Yes, I see a marked improvement in your face,' observed Ralph coolly. 'And how did you enjoy your expedition to Écouen to-day?'

'Very much. I enjoy going on a coach more than anything. But Écouen was no novelty to me. I go there every week. I am sitting to an artist who lives there—Adolphe Lesoeur. Do you know him?'

‘I’ve met him, and I know some of his work ; he has a wonderful picture in the Salon this year—wonderful and terrible.’

‘You mean that woman with the awful face, and with two little boys beside her, staring at a bleeding head that is stuck up over a gateway ; don’t you ?’

‘I mean “Jeanne de Belleville and her Children before the Gate of Nantes.” Give the work its proper title, Cosy.’

‘I forgot it. I’ve been told it a hundred times, but I always forget the names of people whom I’ve never seen, and in whom I take no interest.’

Ralph looked at her to see if she were jesting. But no, she spoke quite seriously, and he felt glad now that Agnes Sheridan was not joining in the conversation.

‘And so you are sitting to Lesoeur ! Is he taking your portrait ?’

‘Not exactly. But I’ll tell you all about it. It is quite a story. You may write it if you like, Ralph.’

‘Thank you for the permission, my dear.’

‘Well, to begin at the beginning. I must tell you first that I had noticed this little man, Lesoeur, long before I knew who he was. He used to stare at me so whenever he met me, and once or twice when I happened to be out with Petronille and the boys he followed me home. Well, one night I was at the Gymnase in an *avant-scène* with papa and Madame de Senac, listening to the idol of my affections—Worms—when I suddenly looked up and caught sight of my little man making a sketch of me in a note-book. I told Lord Aubrey Littledale, who happened to be with us, and he thought it great fun, and laughed tremendously over it. He told me that he knew my little man, that he was a great artist, and that his name was Lesoeur; and between the acts he brought him round to our box, and—and I don’t know exactly how it came about, but before the evening was over it was settled that I was to sit to him for Mélusine, whoever she may be. He told Flore that he had been searching Paris for months for a

Mélusine, until he saw me one morning buying flowers in the *Marché de la Madeleine*, and that from that moment he determined that I, and I only, should stand for her. And I have already stood three times. We drive over to *Écouen* now every Saturday on *George Ripley's* coach, and then *Flore* and I retire to the studio, whilst the others go about the place and amuse themselves.'

'I shall look forward to seeing the picture some day,' said *Ralph*. 'But, *Cosy*, could you not find some other chaperon? Why take *Madame de Senac*?'

'Why? Why not?'

'Because she is no fit companion for you. You should not know her. You should not be seen with her. You certainly should not go about with her. She is not a great friend of yours, I hope?'

'Oh no; she is not a great friend. But I know her very well, and I like her.'

‘And Mr. Ripley? do you know him very well—and do you like him?’

‘Oh! he is a great friend. I’m very fond of poor old George.’

‘I’m sorry to hear it.’

‘Why? What has he done to hurt you?’

‘Nothing. But he might do a great deal to hurt you? He is a man with whom no lady should be seen; and you are the only lady of my acquaintance with whom I ever have seen him.’

‘Do you know that is just the sort of way in which he talks about himself? He’ll say to me sometimes, “There goes Lady So-and-so”—pointing out some old frump—“did you see her cut me? She is afraid of being seen bowing to a *vaurien* like me.”’

‘Well, I’m glad to hear he takes so just a view of his own position,’ said Ralph, coldly; and at that moment the waiter, who had just entered with some *Limonade Gazeuse* and a plate of *petits fours*, informed Cosy that her maid had called for her.

‘Oh, she can wait!’ exclaimed Cosy.
‘She may, mayn’t she, Ralph?’

‘Certainly; we have no intention of letting you leave us yet, child.’

Cosy’s eyes sparkled with delight. The ‘we’ in this case necessarily stood for ‘I,’ for nobody else in the room was taking any notice of her; the other ladies of the party having drawn themselves up round the open window, where they were discussing in conclave the verdict given on some recent ritualistic case in the Court of Arches. But Cosy did not fail to notice that Agnes Sheridan took very little part in the discussion, her soft brown eyes being constantly turned towards the remote corner of the room occupied by the enviable being who had such frequent opportunities of basking in the sunshine of Aubrey Littledale’s presence.

The signs were, however, completely misunderstood by Miss Urquhart, who attributed them to a very different cause.

‘She wants Ralph,’ thought Cosy, triumphantly, ‘and she shan’t have him. I

hate to see a girl show her hand like that, and look melancholy when she is losing a game. She should learn to pay and look pleasant.’

‘You sing, dear Cosy, don’t you?’ Mrs. Dufferin suddenly called out. She was beginning to fancy that Lady Margaret might think that that *tête-à-tête* in the corner had lasted quite long enough.

‘After a fashion, dear Mrs. Dufferin,’ replied Cosy. ‘Papa calls it screeching, not singing.’

‘Then suppose you screech,’ said Ralph, rising to lead her to the piano, and wondering rather what song she would select. It struck him that she might very probably know some that would not be suited to her present audience.

Perhaps she was a hypnotist and read his thoughts, for at the same moment she looked up and said :

‘I only know one song ; but a real singing-master did teach me that, so I hope I shan’t frighten you all out of the room by my performance.’ Then she seated

herself before the piano, and striking a few chords, she began :

“ And do the hours slip fast or slow ?
And are ye sad or gay ?
And is your heart with your liege lord, lady ?
Or is it far away ? ”

‘ The lady raised her sweet, pale face,
Though her tears fell one by one :
“ Life counts not hours by joys or pangs,
But just by duties done.

“ And when I lie in the green kirkyard,
With the flowers upon my breast,
Say not that ‘ She did ill or well,’
Say but ‘ She did her best.’ ” ’

It was a quaint little air, and Cosy really sang it charmingly : without any pretence to finish or execution, but with great taste and feeling, and Ralph applauded loudly when it was finished. Mrs. Dufferin also expressed her approval most cordially, and Lady Margaret very graciously observed that it was a very pretty little song, and would suit Madge’s voice—where could she procure it ?

‘ It is not to be bought,’ replied Cosy,

somewhat too triumphantly for good taste. 'I have it in MS. The song was written by a friend of Aubrey Littledale's, and he had it copied for me. It has never been published, and never will be, I believe.'

'Oh, indeed!' and then Lady Margaret turned away to continue the critical discussion, interrupted by the music; and Ralph, drawing his chair up to the piano, told Cosy that really her song was charming—the words very pretty, and the moral undeniable.

"Life counts not hours by joys or pangs,
But just by duties done."

Bear that in mind, Cosy.'

'For heaven's sake don't look so serious,' cried Cosy, laughing. 'Please don't; I can't bear it.'

'But you are serious sometimes, are you not?'

'Never.'

'But you will be some day. Life is not all sunshine, Cosy. Sorrow and misfortune will cast their shadows over you, sooner or later.'

‘Then I shall rush away from them into the sunshine. I hate anything shady.’ (‘A funny speech for you to make, Miss Urquhart!’ thought Ralph.) ‘And now I must rush away from you, or poor old Petronille will be so cross with me;’ and then Cosy sprang up, and hastened across the room to take an affectionate farewell of her hostess, who begged her to come again soon, an invitation she cheerfully accepted. The next minute she was descending the stairs on Ralph’s arm.

‘I hope you are going to keep your promise, and come again soon, Cosy,’ he said.

‘Of course I am.’

‘It was very good of you to come this evening. I almost feared that you would not.’

‘No fear of that,’ replied Cosy, in an off-hand manner. ‘When I say that I’ll do a thing, I generally do it.’

‘Do you, indeed! I am glad to hear that you are able to live up to that rule. Strength of will is a grand thing. With

it one can conquer most of the dreaded ills of life.’

‘Well, there are only two ills that I dread,’ said Cosy, gravely.

‘And they are——?’

‘Poverty and dulness. I will not be poor, and I will not be dull; of the two, I would rather be poor.’

‘But suppose you marry a poor man——’

‘I wouldn’t do it,’ she interrupted quickly.

‘But suppose you fell very much in love with him?’

‘I should have to fall very much out again, that’s all! But don’t let us talk about this sort of thing; it is not amusing. I am not likely to fall in love. *Pas si bête*, as Flore says.’

‘Don’t quote that woman,’ cried Ralph, angrily; then more gently, ‘You are not angry with me for lecturing you, I hope?’

If she were, she did not look it.

‘But you must not ask me to give up people,’ she said, ‘or I shall ask you what

you are going to give me in return for all I resign.'

'A true friendship, if you will accept it,' replied Ralph, with all the air of conferring a kingdom. 'Ask your mother if I am not a true friend.'

'But I don't want to have friendships like mamma's,' said Cosy. 'All mamma's friends are so dull and uninteresting; and I hate everything dull and uninteresting. Mamma has no love of adventure, or anything pleasant.'

Ralph laughed outright. No; certainly Averil was not associated in his mind with adventure.

'Then you have room in your heart for another friend, Cosy; a friend who does not aspire to being adventurous, and who may sometimes bore you with lectures, but who will never fail you.'

She turned quickly and looked at him out of those wonderful eyes of hers, that seemed to pierce with an electric thrill. They looked very steadfast now, did those large green grey eyes, as Cosy replied with

more gravity than was often heard in her voice :

'I shall always have room in my heart for you. Why you are the oldest of my friends, and the best too, I am sure. I knew you long before I knew either George or Flore, and I like you far better—*now*. I did not always like you ; I told George so to-day. Good-night.'

They were standing at the foot of the staircase, and at that moment a flower dropped from the bunch with which Cosy had fastened her lace ruff. Ralph stooped down to pick it up. It was a grey and purple heartsease ; a beautiful one ; the lighter leaves the colour of a Parma violet, the darker of a rich purple. He handed it back to her :

'You have lost one of your treasures :
"A pansy for tender thoughts."'

'Ah ! I'm afraid I cannot fasten it in again now that I have my cloak on, so I'll give it to you. Very liberal of me, isn't it ?' quite *à la* Flore, giving away what I do not want myself. Remember,

Ralph, you are to invite me again very soon.'

'As soon as you please. Will you look in on Friday evening? we shall be at home.'

'Delighted ; but I shall see you again before that. *À tantôt.*'

'*À tantôt.*'

Ralph did not return to his guests immediately after Cosy left him. He remained for some minutes at the open door, watching her retreating figure as she passed up the street. The young May moon was shining brightly overhead, deepening the shadows that the houses cast around, but touching up the bright places with a silvery light. It shone full upon Cosy's face once when she turned to disentangle the fringe of her cloak, which had caught in the basket of a passer-by, and then Ralph noticed that her face wore a serious expression, and that her lips were moving. She was murmuring, 'The pansy for tender thoughts.'

'What a little actress she is, she knew I

was watching her,' said Ralph to himself, as he ran upstairs. 'But how much cleverer than Averil,' he added, with a light laugh.

Upon his return to the salon, Ralph was greeted by a considerable amount of banter from his mother, and by a look of reproof from Lady Margaret.

'Who is spoiling the beauty now? I think it is *you* who will turn her head, Ralph,' exclaimed Mrs. Dufferin.

'It is pretty tightly screwed on,' remarked Ralph, coolly.

'She will be fancying that you are in love with her if you pay her so much attention,' said Lady Margaret.

'Not she; she is accustomed to far more pronounced attentions. Besides, it wouldn't affect her much if she did fancy it. She has been confiding to me her views of love and life; and they are not romantic, I can assure you.'

'I do not like that sort of girl,' said poor Agnes, rather tremulously. She was beginning to wonder whether the object

of her ideal love would ever have to suffer through Miss Urquhart's lack of romance.

'I can't bear a woman to be hard.'

'No more can I, my dear young lady,' replied Ralph; 'but there are occasions and positions in which it is better for a woman that she should grow somewhat hard.'

'But the less a young girl knows of such positions and occasions the better,' remarked Lady Margaret, rising to take leave.





CHAPTER VI.

BY AN OPEN WINDOW.

‘ If all “ if’s ” were ours for ever !
If we held fate in our hands !’

UPON her return home, Cosy went straight to her mother’s room. Mrs. Urquhart never sat up after eight o’clock, when she was alone. Time hung heavily enough upon her hands during the day ; but of an evening, when Jack and Cosy were out, and the children in bed, she found her own company simply intolerable. She never read, and her eyes were so weak that she did not dare work by candlelight ; and so about eight o’clock she invariably retired to her own apart-

ment. There Cosy found her, with the moonbeams streaming full on her face, and Hardie, rolled up like a little hedgehog, lying by her side.

'Oh, mamma, how can you sleep with that light on your eyes?' said Cosy, stooping down to kiss her mother.

'I've not been sleeping, darling. I'm not sleepy.' Which was not to be wondered at, as Mrs. Urquhart was in the habit of sleeping half the day away.

'You funny old darling! Fancy, going to bed when one isn't sleepy!'

'I am tired of sitting up and doing nothing.'

'Then why not do something? Why don't you play patience?'

Mrs. Urquhart sighed, and made no reply. Probably she thought she had had enough of *that* game, as she had been playing at it half her life.

'Flore always plays patience when she is bored,' continued Cosy. 'Now I'll teach you a lovely patience to-morrow.'

'I don't think Ralph Dufferin likes

Madame de Senac,' remarked Mrs. Urquhart, whose conversations were marked by a strong propensity to be perpetually changing the subject.

'No; I know he doesn't,' replied Cosy. 'We have had all that out this evening.' Unlike her sex in general, Cosy hated talking a matter over twice. Then suddenly, showing that her thoughts were not with Madame de Senac: 'Are the Dufferins rich, mamma?'

'Very comfortably off; not rich. But Ralph makes a great deal in the course of the year by his pen. He has always been a lucky man. His mother was saying one day, at Nice—just after an adverse criticism had appeared in some paper on one of his stories—that although the critics invariably sneered at Ralph's books, he always sold them well, and that the appearance of a novel by him is an event in London society. You see, he is very well known, and very much respected. His social position is a good one.' And Averil sighed heavily. The very words, 'a good social position,'

represented to her an impossible paradise.

Cosy, too, was looking grave—for her. ,

‘I think the Dufferins must lead a very pleasant life,’ she said presently. ‘Aubrey Littledale was saying, only the other day, that there were no people of his acquaintance who had a better time of it altogether than Ralph and his mother. He said that they knew everybody worth knowing, went everywhere, and were welcome everywhere.’

‘Yes ; that is very true, dear.’

‘Mamma, why has Ralph Dufferin never married ?’ Cosy asked suddenly, after a long silence, during which her mother had nearly dropped off to sleep.

‘I don’t know, my dear,’ replied Mrs. Urquhart, colouring faintly. ‘They said once, a long time ago, that he wanted to marry . . . one person’ (Averil quite believed in that little fiction about herself); ‘and I have heard since that he proposed to some American girl in Rome, but it came to nothing.’

‘I’m very glad of that,’ said Cosy, promptly. ‘I shouldn’t care for him half so much if he were married.’

‘Why not, my dear? What difference could it make to you?’

‘Oh, I don’t know. But it *does* make a difference. I don’t like husbands and wives *together*.’ Miss Urquhart’s experience of married couples lay chiefly among the semi-detached. ‘If I like one, I very often don’t care for the other, and then the one I don’t care for sets the other against me. Now, perhaps, if Ralph were married I should dislike his wife, and then she might try and make Ralph dislike me, and then—and then I should *hate* her.’

‘Oh, Cosy, don’t speak like that,’ said Averil plaintively, wondering, as she so frequently did, what *her* mother would have said if she had addressed such a speech to her about any gentleman of their acquaintance. Not that the maternal precepts and teachings had any influence on Averil’s life—you cannot write on water—but they recurred to her sometimes with

an unpleasant shock, as if a sudden flash of lightning had revealed the gulf that lay between her past and her present. 'Have you had a pleasant evening, dear?' she asked presently. It struck her that her child was not looking her usual bright self.

'Very!' replied Cosy, emphatically. 'And I am asked to go there again on Friday. Mamma, I do wish that the Dufferins would take me to some evening parties, if they are asked to any whilst they are in Paris; I should so like to go with them. I should wear my new white dress with the lace, and I should buy some more pansies, and they would look lovely on it.' As she spoke she looked down at the purple and yellow pansies that lay in her lap, and her hand sought them with a caressing gesture.

'Yes, it would be very nice,' replied Averil, vaguely. Then changing the subject again: 'How did you like the Sheridans?'

'I scarcely spoke to them. I talked to

Ralph.' And Cosy looked radiant and triumphant.

'Are they handsome?'

'No; hideous. They are like a pair of badly-bred bull-terriers. They are just like Zoe and Chloe, Flore's dogs, that she will maintain are pure-bred, but that George says are mongrels.'

'Did Ralph say anything to you about Mr. Ripley?' asked Averil, nervously.

'Yes; he said he didn't like him, and I said that I did,' replied Cosy. And then she jumped up suddenly from her seat at the foot of the bed, and bade her mother 'Good-night.' She did not want any second discussion about George Ripley, who was 'a dear old thing,' she said to herself; 'but she really did not care to sit up half the night talking about him.' 'Good-night, mammy darling.'

'God bless you, dear! Ah, Cosy, I hope you will never marry anyone like Mr. Ripley.'

Cosy burst out laughing.

'Well, I don't know anyone very like

him at the present moment, and I certainly can't marry *him*, for he has a wife already ; and that is "one too many," he says. Poor old George ! And Cosy tripped away, laughing heartily at the idea of marrying George Ripley, who was forty-one, and beginning to get bald.

Why, it was only that very morning that she had said to him, 'Very soon, George, you'll only be considered good-looking in your hat ;' to which he had replied, in the same tone, that '*she* might chaff, but that he was very universally admired.'

And this was a very fair specimen of Mr. Ripley's style of conversation with Miss Urquhart. Not intellectual, perhaps, but harmless, which was more than could often be said for George's talk to women.

Cosy placed the pansies that Lord Aubrey had given her that afternoon, in water, and then she sat down by her open window. It was a lovely night, the fitting conclusion to such an evening as she had spent, she thought. The stars were shining

brightly in the blue vault above. It was the hour when earth is fairyland ; and as Cosy gazed upon the scene before her, it recalled to her Lesoeur's picture, and she began to wonder whether any sirens were walking abroad to-night. She was not nervous ; she was too full of youth, and health, and joy to be so : but she was somewhat ' superstitious,' as are most young people who have always heard religion either scoffed at or else treated from a purely emotional point of view—never in connection with duty. Averil's religion was weak, illogical, and insignificant, and had no real hold upon her life. Flore de Senac's views were simply demoralising. The heaven of each was but what each desired ; her hell what she feared. And it was either by her mother or by Madame de Senac that Cosy had most frequently heard religious topics mentioned.

Fortunately their words had not done her much harm. She had been born loyal, with all her faults ; and she was too healthy, too happy, and too true, to em-

brace their creeds. But some of their words and ideas lingered in her memory, although she was not conscious of attaching any meaning or importance to them; and when Adolphe Lesoeur told her the history of Mélusine—how that she was no mortal woman, but a mermaid, who bewitched her husband into loving her, and who only bore him deformed children, and then finally broke his heart, Cosy at once relegated Madame Mélusine to the region where dwelt the fair women with long hair and large white wings, who bore little children to heaven, and of whom Flore had so many pictures in her room.

But to-night it was not so much of Mélusine that Cosy was thinking, as of the knight whom she met in that beautiful moonlit glade. And the form that he wore was not that of the handsome young butcher who had stood to Lesoeur, but of some one to whom she had given her grey-and-purple pansy.

‘And I shall see him again on Friday,’ she said to herself, as she laid her pretty

head down on her pillow, long after the hour had struck midnight. 'I shall see him again on Friday; and I shall wear pansies all this summer.'





CHAPTER VII.

‘I DON’T ASK MY ROSE TO SING.’

‘To be beautiful is enough. If a woman can do that well, who shall demand more from her?’

PART of Ralph’s prediction was verified. Mrs. Dufferin did continually ask ‘to be allowed to bring Miss Urquhart’ to the various festivities to which she was bidden, but she rarely got the coveted chance of playing the part of chaperon to her new pet beauty.

By some strange coincidence her friends always found on these occasions that ‘their rooms were so very full,’ or that they had ‘already exceeded their allotted number of

young ladies.' There never seemed to be room or place for Jack Urquhart's daughter.

Mrs. Dufferin began by thinking this very unkind, 'very spiteful and nasty,' she called it; but she ended by agreeing with Ralph, that nothing else was to be expected. If Cosy went out day after day with George Ripley on his drag, and dined out evening after evening with Madame de Senac and her friends at cafés and restaurants, and finished the night by going to see some play that no other young lady in the place would have been permitted to witness, it was not to be wondered at that certain people did not care to make her acquaintance. It was no good Mrs. Dufferin flourishing 'my old friend Lady Aventayle' in their faces. Lady Aventayle was dead and buried; Lady Aventayle's daughter was never seen; and Cosy Urquhart was seen everywhere, and always in disreputable society.

The Sheridans took a great dislike to her. Her laugh prejudiced Madge Sheridan

against her, and Lady Margaret simply classed her with all the other women whose names scandal had coupled with George Ripley, whilst poor Agnes shed floods of bitter tears in secret whenever she returned home after seeing Cosy with Madame de Senac and—*him*.

One night the Sheridans, Lord Aubrey Littledale, and Cosy all happened to meet in the Dufferins' salon, where some dozen people had been asked to spend the evening, and to make a little music.

Lord Aubrey at once selected Cosy to talk to. She was the prettiest person in the room; and, like Mrs. Dufferin, he adored beauty. Presently their conversation turned upon the Sheridan girls, who were seated at some distance, close to the piano, talking to Ralph. Lord Aubrey remarked that he thought they looked very handsome this evening.

‘Handsome!’ cried Cosy. ‘I should commit suicide if I were so ugly.’

‘Oh, come—come! you are hard upon them,’ said Lord Aubrey. ‘Every woman

can't be a queen of beauty. The strong should be merciful, and perfection can afford to be lenient.

Cosy laughed very loud, chiefly to attract Ralph's notice, and then Lord Aubrey's compliments always amused her; but the sound of that laugh made Agnes turn and look at her—and not pleasantly.

'How those girls dislike me,' whispered Cosy; 'it quite amuses me.'

But it did not amuse Lord Aubrey. He felt very sorry for Cosy. He felt, too, that the Sheridans could well have afforded to be kinder and more generous, and for the remainder of the evening he devoted himself exclusively to Miss Urquhart. He had, however, to leave before she did, as he was going on to another party; and again it fell to Ralph's lot to take Cosy downstairs.

This time Ralph was very silent. There were no offers of friendship to-night—no sentimental speeches about her pansies.

Cosy thought he was annoyed, and so he was; but not for the reason she

attributed to him. She fancied that he was nettled and piqued because she had been talking all the evening to Lord Aubrey, whereas he was really thinking : 'What an impossible girl this is to try and get into society ! other women won't have her at any price.'

'Cosy,' he said, as he bade her good-night, 'do you never read or do anything ? Do you pass your whole life in amusing yourself ?'

She nodded. 'But I *can* read.'

'And what else can you do ?'

'I can work very badly, and I can dance, and skate, and drive, and——'

'Yes—yes ! But I am not talking of that kind of thing. Do you know any grammar, or geography, or history ? Can you do a sum ? Can you write a note ? Do you ever do anything—think of anything—but dress ?'

He had had a long talk about Miss Urquhart with Lady Margaret that morning, and he was unconsciously quoting the latter's words.

'My dear Ralph, I know next to nothing, and I don't want to learn,' said Cosy, in the most provokingly cheerful tone.

'But, Cosy'—he spoke very seriously now—'suppose you were to marry some man who was not rich, but who was a gentleman and a man in a good position, think how trying it would be to him to find himself saddled with a wife who could not answer an invitation properly, or keep the household accounts, and whose ignorance made her incapable of taking part in any rational conversation when she went into society.'

Cosy turned crimson, but not with anger; and she felt her heart beating loud and fast.

'Ralph!' she cried, in a voice half-choking with emotion, 'I'll do anything you want me to do. Will you teach me?'

'She has sense to perceive the force of my words,' Ralph thought; 'and she is beginning to find out that a pretty face is not a passport into all society.'

'I shan't be able to teach you much

during our short stay in Paris, Cosy,' he said; 'but I could put you in the way of learning by yourself. I'll give you some books to read; and if you'll come here next Tuesday we'll have a quiet talk together.

Cosy looked delighted, radiant, triumphant.

'I'll come without fail, Ralph. At what time do you want me to put in an appearance?'

'Better come to dinner — at seven. Good-night, child. Love to your mother.'

'Good-night, Ralph.'

And so they parted, with the prospect of a speedy meeting again.

The following day was Sunday, and Cosy spent it at Versailles with her father and Mr. Waldo, a young man who had just inherited an immense fortune, amassed by an industrious father, and who had come to Paris to try a short and easy road to ruin, Jack Urquhart leading the way.

'He is a horrid boy,' Cosy told George Ripley, when he joined them later in the

gardens ; and she thought him more horrid still when, upon her return home at ten p.m., she was informed by her mother that Ralph had only just left.'

'He was so sorry to miss you, dear,' said Averil ; 'but he was obliged to go to keep an engagement of importance. He sent you his love, and said that I was to be sure to tell you how much he regrets leaving Paris without seeing you again——'

'Without seeing me again !' interrupted Cosy, vehemently. 'Why, mamma, he asked me to dine with them on Tuesday !'

'Yes, dear, I know ; but he is obliged to return to England. A young friend of his, a Mr. Marchmont, has been taken very ill at Cambridge, and Lady Lavinia Marchmont, the young man's mother—who is travelling in Egypt with her husband, and cannot return at once—has telegraphed to Ralph to beg him to go to her son. He cannot well refuse, he says, for the Marchmonts are such very old friends—Lady Lavinia is Ralph's godmother—and so he is off to-morrow morning, and his

mother goes to St. Germain to stay with relations. Oh, and he told me to be sure to tell you to write to him, and to send him your photograph. You are to address your letters, "Traveller's Club, Pall Mall."'

The last few words had scarcely passed Mrs. Urquhart's lips before Cosy rushed out of the room, and fleeing to her own apartment she locked herself in, and gave way to a passionate fit of weeping.

It was very rarely that she shed tears, not having awakened to the fact that there was anything to weep for in her own life; but this disappointment touched her to the quick. She had never looked forward to anything—to dance, fête, or picnic—as she had done to this dinner with Ralph and his mother. She had talked about it to Madame de Senac, and to Mr. Waldo, and to George, under the impression that these worthies were all envying her her intimacy with the Dufferins, whose society was quite beyond their reach.

And now she should have to tell them

that she had been put off! Perhaps they would not believe—or would affect not to believe—that she had ever been asked. That would be galling enough. But all minor considerations were swamped in the thought that Ralph had gone, and that it might be weeks, months, years, before she saw him again. She had not met him for two whole years until three weeks ago, and it might be two more whole years before they met again.

'I shall always detest the name of Marchmont,' she said; and at that moment she heard her father's voice calling her. 'What do you want, papa?' she asked in reply.

'Get on your things and come out. I've just had a line from Flore. She wants us to go round and play Nap. A lot of people have just dropped in, she says.'

'I can't go,' cried Cosy, beginning to undress very rapidly. 'I am half undressed.'

'Well, then, dress again. Don't be an idiot, Cosy. Come on.'

‘I can’t, papa. I have such a headache’ (which was true enough, for Cosy never uttered a falsehood), ‘and I look an object with heavy, tired eyes.’

That was a motive for wishing to remain at home that Jack could understand, and he sallied forth alone, banging the doors after him as he went, and waking up Hardie, who at once began to roar lustily.

As soon as quiet was restored, Cosy sat down to write to Ralph as he had requested. In spite of her headache, she was by no means inclined for sleep. Trouble seemed to impart to her a kind of restless vitality. It did not depress—it roused her.

‘MY DEAR RALPH’ (her letter ran),

‘I am so sorry you are gone—that is to say, that you will be gone when I post this to-morrow. It is quite horrid of you going just after I agreede to try and learn something. I can’t *bare* my friends to go away. I inclose the portrait you ask for. Everyone hear says it is very good, but I wish I

had worn hartseases insted of that diamond brooch when I was taken. They are so much pretier; and moreover they remind me of that first evening I spent with you. I hope you will be able to make out this letter. I'm afraid the speling is not very good. English is so dificult to spell.

'Your affecktionaite frend,

'Cosy.

'You may tell your Mr. Marchmont that I have taken him *en gripe*.'

Then she enclosed her photograph—one of Lejeune's best specimens—and early the following morning she sent her letter to the post. Ralph received it before he left London, and read it as he was travelling down by the express train to Cambridge.

'No, my dear child, your spelling is *not* good. You are perfectly right there,' he said to himself with a smile that ended in a sigh, as he replaced the ill-written, ill-spelt effusion in its cover. And then he

began to think very unflattering things of Averil for having permitted her child to grow up in such ignorance.

He looked at Cosy's portrait. There was no lack of intelligence in that broad brow and those bright eyes. And what a beautiful mouth—the feature that we make for ourselves—she had! What tenderness, what playfulness, and yet what firmness lurked in those curves! He seemed to see those soft, mobile lips open, and to hear once more the fresh young voice that issued from them.

‘And what man looking at this face—so beautiful, so intelligent, so high-bred—would believe,’ muttered Ralph, angrily, ‘that the owner of it could write this letter? Averil deserves to be whipped, and Jack to be hanged.’

A day or two later Ralph answered Cosy's epistle.

‘MY DEAR CHILD,

‘I am much obliged by your kind note. It was good of you to comply so

soon with my request, and to send me that charming photograph, which is almost as lovely as the original. I am delighted with it, and have framed it—an honour I accord to few.

' I shall not deliver your message to Oliver Marchmont : he would not understand it if I did ; and he would be very much shocked at the idea of any young lady to whom he had not been formally presented sending him a message at all. He is not a bad boy in his way, but he is rather a cub ; and as he has been brought up in the belief that every woman who sees him wants to marry him, he is very shy in the society of your charming sex.

' My dear Cosy, your spelling *is* VERY bad. Why don't you try to improve it ? Buy a pocket-dictionary, and make it your constant companion ; and if you are going to adopt the heartsease as your badge, please learn to write the word properly. I, too, am very fond of the flower, and shall henceforth like it better still, for it

will have the charm of association added to that of its beauty.

‘I hope we may meet again soon, and that when we do, you may tell me that you have borne a friend’s advice in mind, and acted up to it. Heart’s ease will never be yours if you follow in the footsteps of some who shall here be nameless. With love to your mother,

‘I remain your very sincere friend,

‘RALPH DUFFERIN.’

By the same post Ralph despatched a few lines to his mother, telling her that as the invalid was so much better, there was no further necessity for his remaining with him ; and that therefore he (Ralph) should come up to town towards the end of the week.

‘And unless you are very anxious that I should go over to St. Germain to fetch you, I should prefer meeting you in London,’ he wrote. ‘Our rooms in Cado-

gan Place are taken from to-morrow, so that we can occupy them as soon as we please. I am anxious to be settled again, as I have work to do.

‘ Your affectionate son,

‘ R. D.

Then, in a postscript :

‘ Try and see the Urquharts as you pass through Paris. By-the-bye, why shouldn’t you bring Cosy back with you ? I have been thinking the matter over, and I believe you *could*, quite well. None of her objectionable friends are in town ; Madame de Senac is going to Aix, I hear, and Ripley could not come and see Cosy when she was staying with us. So ask the child for a fortnight. Aventayle is in London now, and he is so good-natured that we might induce him to be kind to his much-to-be-pitied little cousin.

‘ How it would amuse you to see Oliver’s admiration of Cosy’s photograph. He bothers me to death with questions about her. I never saw him the least *épris* before. But I am sure he would hate her

if he knew her, for he can't bear chaff, and it is her only style of conversation. Poor Oliver! He is a greater cub than ever—so dull, and shy, and mannerless. They say that he is very clever at figures, and his mother always tells me that he is very fond of me. But he has an odd way of showing it. Sometimes he will sit for nearly an hour without speaking, and then he will begin firing off questions about Miss Urquhart. He has got his father's tiresome habit of wearing a subject threadbare. I wish he had any pursuit, any hobby. As it is, I suppose he will follow in his papa's footsteps, and devote his dull life to money-making. His rooms are hideous enough to give one the nightmare. No pictures, no china, no flowers! But there are some ghastly collections of seaweeds, and insects, and stamps, and other horrible things! He must have had a mania for collecting (for collecting's sake), at some time or other of his life. Soon he'll begin to collect bank-notes, which he will doubtless find even more to his taste.'

Mrs. Dufferin hastened to reply that she was not at all anxious that Ralph should come over to fetch her, that she and her maid were quite capable of performing the journey by themselves, and that they would arrive in London the following Monday—that day week.

On the Thursday Ralph went up to town, and took possession of their new rooms, on the east side of Cadogan Place, and the three intervening days he passed in unpacking his boxes, arranging his own little sanctum, and preparing for the return of the travellers—for he never doubted that Cosy would accompany his mother. Mrs. Dufferin would be sure to invite her, as she always acceded to his wishes, and Averil would be only too glad to let her child go. So, too, would Jack, if he had any wish, as his wife said that he had, to see Cosy well married; for no sane being would marry the girl from *his* house.

Not that Ralph had any intention of turning matchmaker on Cosy's account. He had no *parti* for her in his eye.

'But at all events,' he said to himself, 'I shall make a better chaperon than her father.'

At seven p.m. on Monday evening Mrs. Dufferin arrived, with her maid, but without Cosy.

'Well, and where is the child?' asked Ralph, after the first greetings had been exchanged. 'Wouldn't Averil spare her?'

'Ralph! Don't you know?' cried Mrs. Dufferin, looking perfectly aghast at the question. 'Haven't you heard?'

'Heard! What?' he asked sharply.

Something in his mother's face gave him his reply. Who ever failed to recognise the bearer of sad news?

'Averil is dead, Ralph.'

'Dead!' He kept on saying the word as if it had no meaning. 'Dead!'

'Yes; she died last Friday. How strange that you should not have heard! Her husband'—Mrs. Dufferin brought out the word as if it blistered her lips—'and Cosy were, *of course*, at the play; and it seems that Cosy, finding the theatre very

hot, and feeling rather faint, decided to come away before the performance was over, and so left the Variétés, accompanied by one of the gentlemen of the party—that Mr. Ripley, I believe. Upon entering the Urquharts' salon they found Averil, as they thought, asleep on the sofa. They tried to rouse her, but failed; and Cosy, thinking that her mother was in a swoon, sent Mr. Ripley for a doctor. As soon as the latter appeared, he told them the sad truth. Oh, Ralph! I don't know why I say "sad"! Who would wish her back again?

Ralph was silent, and his mother thought, 'He will feel it very much; he was sincerely attached to Averil Urquhart.' But in truth, his thoughts were with the living rather than the dead. Who could regret Averil?—that poor, pale, selfish phantom, who had for so long dwelt apart from all human interests in a solitude which made the things of this world seem of no consequence. It was so evident to everyone who knew her that she did not care to live,

that her death could only be regarded in the light of an answered prayer.

‘It was a happy release,’ said Mrs. Dufferin, thinking she was saying something comforting.

‘Yes, it was certainly a release,’ thought Ralph, ‘from Jack’s society.’ But was it a happy release? That conventional form of expression seemed to him to be too universally applied when it was used in connection with poor Averil’s death. Could the ‘Enter thou into the joy of thy Lord.’ that is to be the crown and the reward of the working, struggling, aspiring life, be pronounced upon such a career of indolence, indifference, and neglected duty as Averil Urquhart’s existence had been?

‘Where is Cosy?’ Ralph asked suddenly.

‘I can’t tell you. I went to the house, hoping to bring the poor girl away with me, and the concierge’s wife informed me that they had all decamped directly after the funeral, “to which,” she added, “le Capitaine Urquhart went quite drunk.”

She admitted that she had never seen him in that condition before ; "but he was a *mauvais sujet*, a heretic, and a *lâche*," she said, "and had drunk to drown fear and remorse." Isn't it awful, Ralph, to think of those poor children being left to the tender mercies of such a monster ?' Mrs. Dufferin could neither condemn nor admire by halves.

'So awful that it must not be,' replied Ralph, in his somewhat dictatorial manner ; and then he rose and left the room to think by himself of some means of rescuing Averil's children from their father. But the longer he thought over it, the less feasible it appeared. Who was to take them ? They, the Dufferins, could not ; and Lord Aventayle, who was kindness personified, had just got engaged to be married, and was not likely to wish to burden himself with another man's children, and another man, moreover, whom he had always studiously avoided. So at length Ralph was forced to come to the conclusion that people so often arrive at at a moment

when they are longing to act, that there was nothing to be done but to wait—wait, and hope.

‘But doubtless Cosy will write to me soon,’ he told his mother; ‘for she knows where a letter will always find me, and I don’t know where to address one to her.’

But Cosy did not write soon. Days passed into weeks, and weeks into months, without Ralph hearing of or from her. Once, when he was told that the Urquharts were at Homburg, he sent Cosy a few lines begging her to write and say how she was, and whether she would like to pay them a visit, and he addressed his letter ‘Poste Restante,’ where the Urquharts always had their letters sent, however long they remained in a place. But to this communication he received no reply, from which he was forced to conclude that Cosy had forgotten him, in spite of her vows of friendship and her little piece of sentiment about the heartsease.

He could scarcely be said to be disappointed, for he had never looked for

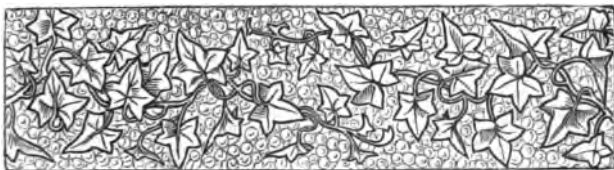
anything like depth of feeling or stability in Miss Urquhart. But he was sorry, for he would have liked to keep up some communication with poor Averil's children. And then Cosy had professed so much liking for him and his mother, that Ralph did not expect to be set aside quite so soon.

'But evidently she is like the rest of her kind,' he said to Mrs. Dufferin one day; 'blessed or cursed with affections light of range. After all, what else could one expect from Jack Urquhart's daughter?'

'I thought——'

'Oh yes, my dear mother, *you* thought; but then *you* always believe in beauty to such an unlimited extent! Cosy is a pretty girl, and a much-to-be-pitied one; but you had better make up your mind at once to expect nothing but prettiness from her, or you'll be wofully disappointed. Clive Newcome says: "To be beautiful is enough. If a woman can do that well, who shall demand more from her? You don't want a rose to sing." Now that is

exactly what you do want ; and moreover, you get so enthusiastic about your rose, that you not only want it to sing, and believe that it does sing, but you want everybody else to believe it as well. Now I can look at poor little Cosy and admire her, and like her, but I don't expect anything from her but good looks. I don't ask *my* rose to sing.'



BOOK II.

CURRALL COTTAGE.

‘Love is a mighty potentate that springs from a chance look, that feeds on itself, and that is not to be outdone. . . . It catches a man like a fever, and rides him like Destiny. It is a spell that works within him he knows not how, and drives him he cares not whither.’

E. S. DALLAS.





CHAPTER I.

ON THE PIER.

‘ I hear thy voice, I see thy smile,
I look upon thy folded hair ;
Ah ! while we dream not they beguile,
Our hearts are in the snare.’

THERE was a lull just then in the heat. For the last few days, whatever wind had blown—and that had been of the hottest description—had come from the north, so that the inhabitants of Ryde had been nearly stifled. However, this morning the breeze had veered to the west, and exercise had become quite possible, even for the sane ones who had refused lately to

risk a sunstroke, accepting the terrible alternative of staying at home all day : a fearful privation to the Ryde visitors !

On the pier the people positively swarmed. Old yachtsmen in blue serge jackets, and old yachtswomen looking like their own bolsters in ticking suits ; pretty girls more elaborately dressed than their mothers, and mammas more girlishly dressed than their daughters ; every variety of man, woman, and child was to be seen on Ryde Pier that morning.

Every other young face you saw was pretty, strikingly pretty, pretty enough to have caused its owner to be voted a beauty anywhere out of England, where beauty, or at all events prettiness, is a positive drug in the market. But there was one face in the crowd that was decidedly, distinctly beautiful. Nobody passed the owner of that face without turning round to say : ' There goes Jack Urquhart's daughter.' She was very simply dressed in a dark green ripple serge costume, and a darker green felt hat ; but

she wore her clothes regally, and although they were old, well-worn, and evidently of last year's make, they threw many a fresher and more expensive toilette into the shade, by reason of their wearer's grace and style.

Miss Urquhart was accompanied by two little boys whose clothes were older and shabbier than her own, a fact of which you were painfully conscious, as the wearers happened to be 'all a-growin' ;' and the two little boys were accompanied by a large ball of many colours, which they were taking it in turns to kick here and there, hither and thither, to the annoyance and anger of the bystanders.

'Those confounded little imps of Jack Urquhart's! Why doesn't he keep them at home?' cried old Mr. Home, as the indiarubber ball struck his leg with a stinging blow, and then he limped off to abuse Jack and his progeny to the old Duchess of D——, who hated Cosy for being so much better-looking than any of her own ten daughters, and who joined

heartily in Mr. Home's abuse of 'those dreadful Urquharts.'

The improvised game of foot-ball went on for some time longer, until it was brought to a summary conclusion by a short fair gentleman stamping impatiently on the missile—that had just dealt him a very painful blow on the bend of his foot—and thereby rendering it harmless for ever. A nail in the heel of his shoe had pierced a hole through the indiarubber, and the next moment the ball lay at his feet, a crumpled mass of orange, green, and blue caoutchouc.

No lioness deprived of her whelps could have set up a more fearful yell of agony than did Franky and Hardie at the destruction of their beloved plaything; and Mr. Oliver John Marchmont was first made aware of the ruin he had wrought by feeling his legs being unmercifully pommelled. Being a shy and an awkward young man, the situation was an extremely disagreeable one to him. He could not thrash two such very little boys, as he was

longing to do ; and yet he really could not allow them to continue to make him ridiculous before a crowd of spectators. He looked round angrily, piteously, for some one to drag them away ; and at length, just as he was thinking seriously of laying his sun-umbrella across their shoulders, a young lady rushed up, pale and breathless :

‘Franky and Hardie, you naughty boys ! I’ve been looking for you everywhere. Oh ! the ball is broken, is it ? I’m delighted. Franky, do be quiet !’ Then turning to the stranger : ‘I am very sorry that my little brothers should have been so rude to you.’

‘Oh, not at all ! I mean it was my fault—that is, I—’ and then Oliver Marchmont came to a dead pause, whilst every drop of blood rushed to his fair florid face at the sight of a countenance so strangely familiar, and yet so perfectly unknown to him.

Miss Urquhart was quite accustomed to see men bewildered, spell-bound, at the

sight of her lovely face, but she had never seen anyone so entirely overcome as this young man. There was no other word for it : he was fairly overcome. And there was something about his whole appearance—so heavy, so dull, so unimpressible—that seemed so entirely at variance with anything like what her father termed 'a bowl over,' that his look of bewildered admiration quite touched her—and Miss Urquhart was not easily touched. But the new and unwonted always have charms.

But having once apologised for Franky and Hardie's naughtiness, and having received Oliver's gruff deprecation of there being any need for such apology, Cosy moved on, feeling that there was nothing more to be said on either side, and also that it was quite impossible to continue to stand there any longer to be stared at by this awkward young man, who would certainly not move until she did.

And he did not move then, for there he stood, wrapt in admiration, spell-bound ;

until he was roused from his dream by a very ugly reality—the voice of Mr. Home :

‘ Well, Oliver !’

Oliver frowned, and looked very sulky and very shy ; he was not ‘ Oliver ’ to this man, indeed he was ‘ Oliver ’ to very few men, and to no women out of his own family circle. At Cambridge he had been ‘ Marchmont ’ to everyone, save to the chaffing few who called him ‘ Bullets,’ a facetious allusion to the supposed hardness of his head.

‘ Good-morning, Mr. Home.’

‘ Ah ! my dear Oliver, I saw you. What will papa say—what will mamma say ? Refuse to hear the voice of the charmer, my dear boy ! Refuse ! But seriously, Cosy is very pretty, isn’t she ?’

‘ Who is Cosy ?’ growled Oliver.

‘ You confounded young cub !’ thought Mr. Home. ‘ *She*’ll teach you who she is, and what she is, before long. Shouldn’t I like to pay you out for your bad manners !’ That was what he thought. What he said was :

‘Come along with me, and I’ll introduce you.’

Now young Marchmont would rather have been introduced to Miss Urquhart by any other person in the world than Mr. Home; but as no other person presented himself at that moment he suffered himself to be dragged after her, thinking as he went along: ‘Cosy—Cosy! why, do I know that name?’ and then he suddenly remembered, just as he came face to face with the owner of the name, that it was ‘Cosy Urquhart’ of whom Ralph Dufferin used to talk, and whose portrait he had seen two years ago at Cambridge. Now he minded less being introduced to her by ‘that snob Home,’ for Ralph would be the real connecting-link between them.

‘That snob Home,’ having named Mr. Marchmont and Miss Urquhart to each other, bolted to tell everyone he met, that ‘that cub Oliver Marchmont was over head and ears in love with Cosy—regularly hit under the wing, and crippled for flying

—and wouldn't his people be delighted if they knew it! Ha! ha!

'I hope you'll let me send your little brothers another ball, Miss Urquhart?' Oliver stammered out, as soon as old Home had vanished.

At the sound of that dull, monotonous voice, Cosy felt a sense of unutterable boredom beginning to steal over her; but she replied in her usual fresh cheerful tone:

'Please don't think of doing such a thing, Mr. Marchmont. If you only knew how grateful I am to you for putting an end to that orange and scarlet torment. It has been the plague of my life for the last year.'

'It haven't,' interrupted Franky, angrily.

'It haven'th!' Hardie echoed.

'Yes, indeed it has,' said Cosy. 'Oh no; don't buy them another, Mr. Marchmont, if you've any regard for my feelings.' 'Oh dear! how I wish he wouldn't blush,' she thought, as the hot colour rushed again to Oliver's fair face.

‘It was not a bad-looking face,’ she determined, after scrutinising it pretty closely; the eyes were rather handsome, the teeth were white and even, and the complexion was fair and clear: but the jaw was too heavy, and the expression was dull, almost sullen. The dress of the young man, too, did not look like the dress of other young men, Cosy thought, although she could not have told in what the difference consisted. ‘He is not shabby exactly, but he does not look *chic*,’ she said to herself, after staring at Oliver for some two or three minutes.

Oliver knew that she was staring at him, but he was embarrassed, not flattered, thereby. Her extreme ease had only the effect of making him feel the more uncomfortable, and for a time put ‘the connecting-link’ entirely out of his head. He was much relieved when he remembered it again, for he was just beginning to despair of finding anything to say to this beautiful being, whose appearance somehow or other would suggest to him the fairy tales he had

read, in his youth, about wehr-wolves and swan-maidens; very heterodox literature for the son of the great evangelical, mission-supporting, drawing-room preaching banker, John Oliver Marchmont. Much relieved, as I said before, Oliver grasped the link :

‘ You know some friends of mine, Miss Urquhart, I think—the Dufferins ?’

Cosy stopped short, and looked him in the face.

‘ The Dufferins ? Of course I do ! Why, *you* must be the Mr. Marchmont whom Ralph went off in such a hurry to nurse, two years ago. How I used to dislike you for taking him away !’

Oliver turned crimson.

‘ I am sorry to have displeased you, Miss Urquhart ; but I think it was my mother who telegraphed to Dufferin to come to me.’

‘ Ah ! Then I must transfer my dislike to your mother,’ she said coolly. ‘ But you would forgive me for having been so angry if you knew how all my plans were upset

by the Dufferins leaving Paris just then. It was an irreparable loss to me. I must tell you that I have known them all my life, and that Ralph is one of my best friends. I am devoted to him.'

She spoke with a pride and an enthusiasm that she could not restrain, and which would have amused many young men; but Mr. Oliver Marchmont was not easily amused, and he felt surprised and rather shocked at this excessive frankness.

'Oh, really,' he replied, in quite an aggrieved tone; whereupon Cosy burst out laughing—one of those loud, clear, ringing laughs that Ralph used to pronounce 'too loud,' and now Oliver looked at her almost in alarm.

'Have I said anything so very funny, Miss Urquhart?'

'No; but you looked so disgusted, and that amused me. I *am* devoted to Ralph, and I am not ashamed of it; but I do think that he ought to be ashamed when he recollects how badly he has treated me. Two years ago we parted sworn friends,

and from that day to this he has only written to me once. What do you say to that ?

Oliver said nothing for a minute, being unable to think of anything to say. Then suddenly, in a flash of recollection, he exclaimed :

‘ Miss Urquhart, I think you are wrong. I believe Dufferin has written to you. I have a distinct recollection of hearing him say to his mother, one day when they were staying with us at Marchmont : “ Nothing from Cosy ? ” ’—and here Oliver paused and turned perfectly crimson—‘ I’m quoting Ralph’s words, Miss Urquhart, you know. And then Mrs. Dufferin said something about your possibly not having got his letter. But Ralph seemed to think that you must have had it. Oh, I recollect it perfectly now.’

Cosy turned to him a face radiant with happiness, and consequently lovelier than ever ; for hers was essentially a countenance fitted to express joy.

‘ Oh, Mr. Marchmont,’ she cried, ‘ I *am*

glad that we have met! I've been pining for news of Ralph for ever so long, and I have said the most horrible things about him—to myself, of course; I'd have torn anybody's eyes out who abused him to me. And now that you tell me that he did write, I'm quite happy.'

'I'm glad to have given you such good news,' said Oliver, drily.

Miss Urquhart was very beautiful; he could have gone on gazing at her for ever; but why did she never open her lips without saying something that jarred upon him? This gushing enthusiasm for Ralph, this open proclamation of her liking for him, was not at all the sort of thing that Oliver was accustomed to hear at Marchmont. Fancy Miss Eliza Thorne, from the Rectory, joyfully announcing to Lady Lavinia that she was 'devoted' to Mr. Gardner, the curate! Why, she would have paid the penalty of her indiscretion by eternal banishment from the halls of Marchmont. And then Oliver turned again and looked into Cosy's face, and

criticism was silent. Her faults were part of her, and she was irresistible.

'You must give me Ralph's address,' she said, after a moment's pause. 'I'm going to write to him, to tell him how I have been wronging him all this time.' Where is he now, Mr. Marchmont ?

'I am afraid I cannot tell you. I know he is abroad, but I don't know where. I wrote to him some time ago ; but, as I haven't heard in reply, I suppose he never got my letter. If I do find out where he is, I'll let you know.'

Not the faintest approach to a smile illumined Oliver's countenance as he spoke, and he nearly fidgeted Cosy to death by kicking pebbles from one foot to the other—one of his numerous uncomfortable tricks, born of his desperate shyness and awkwardness.

Presently Cosy asked him if he liked Ryde ?

'No ; can't bear it. My doctor sent me here, or I should never have come.

Do *you* like it ?' He was beginning to feel rather less ill at ease now.

'No ; I can't bear it either. But I shall have to stay here, whether I like it or not, until the end of March.'

'I suppose your parents think it good for your little brothers to be by the sea-side. I remember, when I was their age, my mother was always sending me to Brighton for change of air.'

'We have no mother,' said Cosy, quickly. And then she added, in a different tone : 'Papa doesn't like this place much better than I do ; but we can't afford to move. We got our cottage cheap by taking it for nine months from some people who were very hard-up, like ourselves.' And she laughed again, but not in a very joyous key this time. As to Oliver, he looked horrified. To be hard-up represented a positive vice in Mincing Lane.

'How on earth I shall get through the winter I don't know,' Cosy went on ; 'or rather I *do* know,' she added. 'I shall catch a bad cold—I always catch bad colds

in England—and papa will be so bored that he will be perpetually running away to town ; and the boys will be very naughty, and I shall not have a soul to speak to, nor any money to buy or to hire books. Altogether, my winter will be a brilliant one. If it is true that there is something cheering in hearing of the misfortunes of our friends, my prospects ought to make you positively hilarious, Mr. Marchmont.'

Oliver was not given to hilarity at any time, but he had never listened to words from woman's lips that made him feel more uncomfortable than he felt at that moment. There was something in Cosy's tone that moved him as he had never been moved before. What a prospect for this beautiful girl, to have to pass a winter in lodgings in this horrid place, which she seemed to dislike as much as he did ! (Of course it was not her fault that they were hard-up—it must be clearly the fault of that extravagant father, who, notwithstanding their pecuniary condition, would be constantly running up to town.) And she was mother-

less too : motherless as well as fatherless—for Oliver suddenly remembered having heard the Dufferins say that handsome Jack Urquhart was a scamp and a reprobate, with whom respectable people did not associate, and whose children were to be pitied for nothing so much as for having him for their father.

‘I wish I could help her in any way,’ he thought ; and he was beginning to wonder if he could help her, and how, when he was disturbed by Franky tugging away at his coat-sleeve, and crying out in a half-angry, half-melancholy tone :

‘Here comes papa. Let’s get away.’

‘Yeth ; leth geth away,’ shrieked Hardie.

Cosy turned rather red, and Oliver thought she might be fearing her father’s displeasure at finding her *tête-à-tête* with a strange young man. He little knew that she was saying to herself :

‘I hope papa won’t gush and pounce upon him.’

Which was exactly what papa did do.

‘Mr. Oliver Marchmont, papa,’ said Cosy, introducing her new friend to her father, whilst she glanced from one to the other to notice the effect produced.

It was exactly what she had anticipated. Jack gushed, and Oliver drew back; and Cosy felt both sorry and ashamed—sensations, alas! to which she was no stranger.

‘What a fool papa is,’ she said to herself, ‘not to see at a glance the sort of man he has to deal with! I wish he would not go on bothering him to look in of an evening. I’m sure he doesn’t know a spade from a club.’

The very sound of the words ‘Mr. Oliver Marchmont’ had an unsteady effect upon the brain of Jack Urquhart, who knew every moneyed name in England by heart.

‘Oliver Marchmont, the banker’s son,’ he said to himself, and forthwith he began, as Cosy had predicted, to gush.

But there never was a more hopeless subject for gush than Oliver, who grew

redder and more silent every moment, and who very soon broke away from the family group, after promising that he would call soon at Currall Cottage.

'That's a d——d young prig if there ever lived one,' growled Jack, as he watched Oliver's retreating figure.

'I like him,' said Cosy, very decidedly. 'He is a gentleman.'

'Well, I wish he'd like you,' retorted her father, with a loud coarse laugh. 'It might be worth some forty thousand a year to you some day if he did.'

'Come along, Franky and Hardie,' cried Cosy, turning to her little brothers; 'it is time you went in.'

The children obeyed her more promptly than usual, for they never remained with their father if they could help it.

'I wish that young Marchmont *would* care for me,' said Cosy to herself, as she ascended the steep hilly street; 'or rather that he would marry me. I don't want anyone to *care* for me, but I should like Ralph to see that I can *marry* well, and

get into good society, although I *haven't* been educated, and *can't* spell.'

Then she began to wonder what Ralph had said in that letter. It contained a lecture, of course. But she did not mind any lectures from *him*. A letter from him, even if it contained pages of reproach, would be more welcome than volumes of praise from any other hand. But why did he write? she asked herself. Why did he not come to her? He was free to go where he pleased, to do as he liked. Surely he might have contrived to see her—to be with her—during the two long years that she had been hungering for a sight of him! Other men could follow her from place to place; why couldn't he? His mother! Rubbish! No other man went about tacked to his mother as Ralph did. Why didn't he live alone, like George Ripley?

George had been her shadow ever since she was sixteen. Poor old George! he had been very fond of her, and very good to her—had helped in many ways to

lighten her life, and to smooth its rough places. This year he was away. He had gone to Iceland, in the *Fernande*, with Lord Gravesend.

'There is nothing I can do for you now, Cosy,' he had said when he bade her good-bye; 'and it is better that I should go away for a bit. It makes me wretched being with you when I think of the log I have tied round my neck. But I dare say you wouldn't have looked at me even if I had been free,' he had added.

No, certainly she would not have looked at him, if by looking at him he had meant marrying him. Fancy marrying poor old George! Cosy had laughed at the very idea of such a thing. But it had been no laughing matter to George Ripley. He had looked ill and miserable when he bade her farewell in the presence of her father and Franky and Mr. Waldo; and Lord Gravesend had told her that she was the only woman for whom George had ever really cared.

It was a good thing that she was not

sentimental, she had told herself then. Now if Agnes Sheridan had stood in her shoes, she would very probably have gone off in the *Fernande*, and have been put ashore at the end of a week! No, no! Cosy knew better than that sort of thing. She didn't believe in these sort of protestations of love. Love! love was all rubbish!

Then she began to wonder what Ralph had said in that letter. Perhaps he had told her to give up George.

'Very likely,' thought Cosy, as she opened their garden-gate. 'Well, if that is what he wishes, he had better come here and take George's place. How I wish that he would come! For I never felt such a craving for the sight of a friend's face as I do now. I dislike this place and all the people in it so much, that if I don't get away soon I believe I shall die. I'd marry anyone (who was not a friend of papa's, or in his set) who would promise to take me away from Ryde, and never let me see the place again. Ah well! if I

marry that stolid-looking young gentleman, I suppose I shall have to go and lead a dull life with him in the country. He looks like the country. No more fun! no more Paris! no more drives in the Bois on George's coach! Never mind! I've had enough of that sort of thing. I'll have something different now. I'll have masters. I'll learn everything I can. And I'll invite a lot of people to stay in my house, and Ralph with them; and he shall see that I can be quite the *grande dame*. And then, perhaps, he'll be proud of my friendship, and not think me *beneath the Sheridans*.'

She paused for a moment before entering the house, to pick some of the purple and yellow pansies that grew beneath the sitting-room windows, and as she gathered them she heaved a deep sigh.

'Heart's ease! peace! rest! Yes, it would be all that, I dare say, if I married that heavy young man. But oh! wouldn't it be *awfully dull*?''



CHAPTER II.

TWO LETTERS AND A DRIVE.

‘Here are letters for you.’

SHAKESPEARE : *Henry IV.*

UPON Oliver's return to the Pier Hotel where he was staying, he found two letters awaiting him ; one from his mother, the other from Ralph Dufferin. As we have had so little opportunity hitherto of learning anything about the young banker's relations, it may not be amiss to peep over his shoulder as he reads his parent's letter, and to gather from it all we can respecting the Marchmont family, their habits, views, and opinions.

Ralph's epistle we can peruse afterwards, as Oliver did ; but he never read any friend's letter before first seeing what his mother had to say to him. They were not a demonstrative couple, that mother and son, as Ralph and *his* mother were, but they were fond of each other in their own odd disagreeable manner ; and Oliver believed in Lady Lavinia's talent and *savoir faire* to an extent that said more for his filial feelings than for his powers of discrimination, for a much more ignorant, stupid old lady never lived.

'MY DEAR OLIVER' (wrote Lady Lavinia, from the Hôtel de Russie, Homburg),

'We were extremely sorry to learn from your last letter that you have not been well, and almost equally sorry to hear that Dr. Jameson saw fit to order you to Ryde—an unpleasant and, I think, an unhealthy place. However, you have done right to obey his prescription. • We must obey the physician of the body as well as the physician of the soul.

‘ Ryde is just the sort of place in which you have to pass your time in avoiding making fresh acquaintances ; but then really one has to do that everywhere nowadays. It seems to me that people grow more pushing and encroaching every year. Fancy Lady Hartley calling upon me the other day ! Fortunately I was out. I shall return her card of course, and equally of course shall not ask for her.

‘ The Whitmarshes were here last week, and *he* gave a discourse one day in our rooms. There was a very full attendance. Your father saw fit to send a general invitation to everyone staying in the hotel. The Princesse de N—— came, with two of her daughters, and seemed much impressed by Mr. Marchmont’s extempore prayer. She said she had never been to anything of the kind before, and that she should write an account of it to her sister at Berlin. One of her daughters was taking notes all the time. As she was (I hear) brought up in a convent, *I hope it did her good.*

'I dare say you are not aware that the Flemings are in the Isle of Wight, staying at a place called Castle Core, which they have taken for three months. Find out where it is, and go and see them. I don't suppose that it is either in, or very near, Ryde; for Eliza Fleming has such an objection to anything *fast*, that she would never permit *her* Emily to be seen on so vulgar a place as Ryde Pier.

'Write again soon, and tell us what you are doing, and if you meet any people we know; and above all things, avoid making *Pier* acquaintances. A young man in your position cannot be too careful.

'I receive long letters twice a week from the Rectory, Mrs. Thorne and Caroline taking it in turn to write. The former tells me that the new curate, Mr. Buck, is a great cricketer; which does not *sound well*. I am sure that your father will not care to see him playing cricket on the green with the schoolboys. I only hope that he will have the sense *to see at once* that we do not approve, and the good taste

to give up the practice without Mr. Marchmont being annoyed with having to speak to him about it.

‘Your father joins me in love to you.

‘Your affectionate mother,

‘LAVINIA MARCHMONT.

‘Give my love to the Flemings. Find them out as soon as possible, and let me hear all about them in your next letter.’

Having read this epistle without a smile on his countenance, which did not say much for his sense of humour, Oliver folded it up again carefully, and replaced it in its envelope, before turning to Ralph Dufferin’s effusion, which ran as follows :

‘Hôtel —, St. Chad.

‘MY DEAR OLIVER,

‘Your letter, which followed me to Paris, to Brussels, to Baden, finally came up with me here, where I arrived a fortnight ago, having first deposited my mother at Baden, under the care of our

old friends the Rudolph Russells. I was glad to hear from you, and your letter was none the less welcome from having been so long delayed on its course recipient.

‘I am charmed with this place, which I have only visited once before in my life, and both pen and pencil have been busy ever since I arrived here. You will see the travail of my hand in the *Grosvenor Magazine*, August No.

‘Last week a sweet little Austrian Archduchess was staying in this hotel. We made great friends, and from her I heard a woeful account of the young lady with whose portrait you once fell so desperately in love—Miss Urquhart. Miss Urquhart’s mother was, as you remember, a cousin of the present Lord Aventayle whom you have met at our house, and she ran away when only eighteen with Jack Urquhart, who is, and always has been, a shocking brute. Fortunately for her, her wretched life came to an end more than two years ago; but since that time the by no means inconsolable widower has been going from

bad to worse, dragging his daughter downhill with him. I believe that the girl might have married over and over again, but she flies at too high game, they say, and declines altogether to marry any of her father's associates. I suppose she has seen enough of a gambler's home, and the life of a gambler's wife. Moreover, I am told she will not desert her little brothers while they are so young; and the men she knows are not likely to offer *them* a home. Altogether, it seems a bad look-out for her. I am very sorry for the girl. Her mother and I were old playfellows, and I felt a sincere pity for Cosy when I met her in Paris, after she came out. It is horrible to think of the life she leads in her father's disreputable house, doing the honours of his salon to all the blacklegs of his acquaintance. Poor little girl! she deserves a happier fate, and as soon as I return to England I shall attack Aventayle, who is enormously rich, and try to induce him to send the two little boys to a preparatory school for a couple of years.

Then *we* might take Cosy for a few months—at all events, I must try to do something for the family, for their dead mother's sake.

‘I am sending this to Hyde Park Gardens, as you say that you do not mean to take your holiday until your parents return home. What a man of business you are becoming! Do not let it engross you entirely. I fancy that it may, if you are not careful; and there are so many better things than wealth—friendship, for instance, which business men so often entirely forget. Pray remember that you have one friend who likes to hear from you occasionally upon matters quite unconnected with Mincing Lane, and believe me to remain

‘Yours very sincerely,

‘RALPH DUFFERIN.

‘Give my love to your mother when you write again.’

This letter Oliver read and re-read, and moreover he referred to it several

times in the course of his luncheon, which he did not do to his mother's epistle ; but then, you see, he had replaced that in its cover. Luncheon over, he chartered one of those wonderful little carriages in which Ryde abounds, and drove out to Castle Core ; a very small castle indeed, of last year's building, situated about two and a half miles inland. Upon his arrival there he learnt, to his inexpressible relief, that Sir William and Lady Fleming and Miss Fleming had gone to Yarmouth for the day, and after leaving his card, he hurried away again, as if he dreaded meeting them coming up the garden, and being forcibly detained to dinner.

At no time in his life had he particularly enjoyed the Fleming dinners, and they had been made none the pleasanter to him of late, from the fact of his being perfectly well aware that they were intended to be specially agreeable ; for it was the hope and wish of his mother's heart that he and Emily Fleming might one day marry. Not just yet ! Oh dear

no! there was no *hurry* about it. Emily, who was nineteen, had only just parted with her governess, and still attended the St. Mark's Bible History and Thursday instruction classes, and her parents did not wish her to leave home until she had passed through them; but after her scriptural education was finished—according to Canon Rowe's views—*then*, Lady Lavinia thought, it would be time for Oliver to think of speaking to her.

And she had hinted this to Oliver upon one occasion, and he replied in his slow monotonous voice: 'I am too young to think of marrying yet, mother.' He was five-and-twenty then, but he had been hearing all his life, whenever it suited Lady Lavinia to say so, that he was far too young to think of doing this, that, or the other: so the reply rose quite naturally to his lips. He had a very intelligible wish to defer his wedding-day as long as possible, as he knew perfectly well that his bride would be of his mother's choice, and not of his own selection. One of the

articles of her ladyship's creed—and she would have liked to see all good Evangelicals compelled to subscribe to it—being, that every English lady ought to choose her son's wife, and her daughter's husband.





CHAPTER III.

IN COSY'S GARDEN.

' . . . la nuit d'été, qui nous prêtait ses voiles,
Etait digne de toi, tout elle avait d'étoiles !'

DURING the drive back from Castle Core to the Pier Hotel, Ryde, Oliver's thoughts were chiefly occupied with trying to come to some decision as to when he should avail himself of Captain Urquhart's invitation to call. It would not do to present himself at Currall Cottage to-day, he feared ; that would be going too soon. But then again he dreaded lest, if he put it off until to-morrow, the Flemings might swoop

down upon him, and carry him off to spend the day with them.

No, that he would not consent to, he declared very firmly. When a man had no intention of marrying a girl, he had no business to let her parents think that he had. And he knew well that the current of Lady Fleming's thoughts matrimonial set towards him.

Then he remembered Ralph's letter. He must answer it soon (why ?), and, before answering it, he ought to see Cosy again, tell her that he had heard from her old friend, and ask her if she had any message for him. But then if he did not go to Currall Cottage until to-morrow evening (Captain Urquhart had told him to 'drop in after dinner'), he could not write to Ralph until the following day, and that would be putting it off so long.

However, at length he decided that he would not call upon the Urquharts to-day, that he would devote this evening to writing to his mother, and that he would pass as much of the morrow as he possibly

could out of doors, so that if Sir William did drive in with the intention of carrying him back to Castle Core to dinner, he would not find him, and would have to return by himself to his castellated residence.

And having made his plans, Oliver carried them out. After dinner, he sat down and wrote a long letter to Lady Lavinia, in which he told her that he quite agreed with her about Ryde—it was an odious place ; and that, to make it more odious than usual, old Home was there ; that he (Oliver) had driven over to Castle Core that afternoon, but had not seen the Flemings, as they had gone out for the day ; that he had had a long letter from Ralph Dufferin, who was at St. Chad, enjoying himself very much ; and that he, Ralph, sent his love to her, etc. All this Oliver told his mother, but somehow or other he either forgot to mention his introduction to Miss Urquhart, or else, perhaps, he did not think it an event likely to interest Lady Lavinia. Any way, he did

not mention it ; and when her ladyship read the letter, she told herself that Oliver was just what she wished him to be in all his tastes and habits, and that he could not bear either second-rate or fast society. It was as well, perhaps, for her own peace and comfort that she could not see the society in which her son was at that very moment.

Picture to yourself, reader, a low, one-windowed room, about fifteen feet square, containing a table that nearly filled it, round which were seated, upon chairs of various sizes and patterns, some half-dozen men—some young, some middle-aged, some old, but one and all bearing the unmistakable cachet of the gambler ; a piano, and a *jardinière* which had been converted for the occasion into a receptacle for cigar-boxes, decanters, and soda-water bottles. Then people this apartment with Jack Urquhart and Jack Urquhart's friends (and Jack was very typical of his friends), and Jack Urquhart's daughter, and you will readily understand that Oliver was not

exactly in the society in which his mother would have had him be.

Neither was the group, with one exception, society that was at all after his own heart. The men—and Mr. Home was of the party—were all playing Nap, half-crown Nap, and the table was strewn with cards, counters, money—silver and gold and bank-notes; to say nothing of cigar-ends and wine-glasses. The window was thrown wide open, but that did not prevent the atmosphere being, to Oliver's thinking, quite intolerable.

‘How can you breathe in it?’ he asked Miss Urquhart.

‘I very seldom sit here of an evening,’ she replied. ‘I generally go upstairs to the children's room, or else out into my garden. Oh yes! there is a garden, just about the size of this room, at the back of the house. Would you like to see it?’

Oliver said that he should, and out they went, Mr. Home exchanging glances with his opposite neighbour, a seedy-looking

boy of about three-and-twenty, as the couple vanished.

Jack was delighted to see them depart. He had been losing ever since Oliver entered the room, and had decided that the d——d mannerless young cub brought him bad luck. Moreover, he had decided that the florid young banker meant business, and . . . and he could trust Cosy anywhere. *She* never made a d——d ass of herself by falling in love. But he could see very plainly that she had been beginning of late to get very tired of her life—small wonder too!—very tired of it; and he knew that she would accept the next good offer she had.

And Jack would not be sorry when that came. He, too, was beginning to be a little tired of their present life, and he should be glad when Cosy married and settled. She was certainly very lovely—always by far the loveliest girl in the place, wherever she went. But that did not make her go off the quicker, neither did it make her the more useful to him. Rather

the less so. She made such a confounded number of enemies. Of course he was glad to think that she could take care of herself and hold her own, and not put up with any cheek. But then she need not be so deucedly stand-off, nor take such dislikes to some of his friends, nor snub men who might be of use—*i.e.* lose their money to him—quite so unmercifully. Why, she had told Tim Belter, who had made upwards of a hundred and forty thousand pounds on the turf, when he had reproached her with being so silent, that she was too haphazard in her talk to talk with men who were not gentlemen, and that George Ripley had told her that she did not know how to cope with blackguards. Oh yes, it was all very fine to be a beauty; but, beauty or no beauty, men would not put up with those sort of snubs!

Jack Urquhart had, as the Austrian Archduchess had told Ralph Dufferin, gone downhill very fast since his wife's death. He was a different and a far worse style of man now even to what he had

been in the Paris days two years ago, when he danced attendance upon Madame de Senac ; and if the Urquharts had gone to Trouville instead of to Ryde, this summer, poor Cosy would have found that even the much-talked-about Flore would not have cared to go about with her, if handsome Jack had insisted upon accompanying his daughter.

‘One must draw the line somewhere,’ Lord Aubrey Littledale had told Madame de Senac. And then he had advised her to draw it at Jack Urquhart ; and of course, as long as Cosy continued to be Miss Urquhart, she had to remain outside the barrier with her papa.

At present she was remaining outside the house with Oliver, whom she had led down a dusty gravel path, between prim, cropped, box borders, surrounding beds containing geraniums and calceolarias, through a triumphal arch of honeysuckle, into a gloomy little sentry-box which was generally dignified by the name of ‘the summer-house.’ There they sat down

together, side by side, on a very dirty green seat, and before Oliver had time to mention Ralph's letter, Cosy opened the conversation by begging him to smoke, if he felt inclined.

'But I don't feel inclined,' replied Oliver curtly, feeling very much astonished at the suggestion; 'I never smoke when I am with ladies;' and his tone implied that he did not approve of the men who did, nor of the ladies who permitted it.

'I'm sorry for that,' remarked Cosy coolly, the implied rebuke quite lost upon her. 'I like a man to smoke when he is with me, for then I feel sure that he is not boring himself very much.'

'I should think you might feel sure of that any way,' replied Oliver; and then he turned crimson with the consciousness of having made a very compromising speech—a speech that he would not have dared to make if his mother had been present. He was silent for a minute or two, and when he next spoke it was to inform Miss Urquhart that he had heard from a friend of hers.

‘Won’t you give the friend a name?’ she asked, laughing. Oliver’s tone was more prim and solemn than he was aware of, and she hated primness and solemnity.

‘Ralph Dufferin.’

‘You’ve heard from Ralph—dear Ralph? I’m so glad! I am so fond of Ralph!’

‘Are you fond of many people?’ The merest tyro in such matters might have detected a change in Oliver’s tone now.

‘Oh dear no!’ she replied, laughing. ‘That is a sin that has never been laid to my charge. Why, I could reckon up the people I am *fond* of on the fingers of one hand. Let me see. There’s papa, Franky, Hardie, Ralph, and George Ripley. Oh, that’s five; the thumb must go in as well as the fingers.’

‘Do you know Mr. Ripley?’ asked Oliver.

It was a somewhat superfluous question, considering that Cosy had just mentioned that she was fond of him.

‘Yes, of course I do. I’ve just told you so. Do you?’

'By name,' replied Oliver, and his manner implied that that was enough.

Now Cosy was so accustomed to hearing what she termed 'nasty remarks about poor old George' from the few strait-laced people who crossed her path, and also from the men who were jealous of him, that she only supposed now that Oliver was sneering at the semi-detached husband because he had seen others—Ralph, very likely—do so. She did not know that in the set in which this young man moved, the acquaintanceship even of a man of George Ripley's reputation was considered quite contaminating to any woman.

'And why are you so very fond of Ralph?' Oliver asked suddenly. He himself was *very* fond of Ralph, and his admiration for Ralph represented the one touch of ideality in his character; for Oliver Marchmont was, as you must have discovered long ere this, an extremely commonplace young man; but he did not consider it necessary that Miss Urquhart

should own to this violent liking for Mr. Dufferin.

Cosy did not answer for a moment ; then she looked up suddenly and said :

‘ Why am I so fond of him ? I really cannot tell you, for I don’t know myself. I often think that it is one of the very oddest things I know of, that I should be so fond of Ralph. But I am. When I was a child I could not bear him. He was always sneering at me, or at all events I thought that he was, and I detested him for it. You must know, Mr. Marchmont, that I was the most untidy child that ever lived, and the dirtiest. And when I used to rush into the room, with a torn frock and filthy face and hands, Ralph would stand there staring at me, with his glass in his eye, and looking so contemptuous, that I could have struck him. Then when I met him in Paris two years ago, after I grew up, I found him quite changed, and we became the greatest friends all of a sudden. I think he was so relieved to find my face and hands clean,

that he fancied himself fonder of me than he was. We saw a good deal of each other then for a little bit, and then Ralph was suddenly called away—to go to you, you know—but we agreed before he left that we would always be friends.'

Here her voice faltered, and she looked down at the bunch of flowers fastened into the belt of her tea-gown.

'Perhaps you have heard Ralph say,' she continued very gently, after a short silence, 'that he and my mother were old friends. They played together when they were little children. I have no uncles; I have scarcely any relations; but I have often thought, that if mamma had had a very nice brother, I might have been almost as fond of him as I am of Ralph. Ah! you can't think, Mr. Marchmont, how I cling to anyone who cared for *her*. Her death was my first sorrow, and from that time I have had nothing else. Everything has gone wrong with us. Do you believe in good and bad luck, Mr. Marchmont?'

'No,' replied Oliver, rather contemptuously. 'Of course not.'

'But don't you believe that some things bring one good, and some things bad luck?'

'What do you mean by *things*? do you mean events?' If Miss Urquhart had not been so very pretty, and if Mr. Oliver Marchmont had not been more than a little in love with her, he would have voted her a goose for talking in this way.

'Yes; perhaps that is what I mean.'

'Then I certainly don't agree with you. I believe that we are happy or unhappy according to our conduct and behaviour. What you call luck is all rubbish.' The assertion was made in a gruff voice, and in a very dictatorial manner, and Miss Urquhart felt by no means inclined to subscribe to it.

'I am sure it is not rubbish,' she replied, with equal determination. 'Mamma's death was an event that my conduct had nothing whatever to do with, and yet I have

been unlucky ever since. Lately, since I've been here, I've been wretched. All the people I'm with now are strangers to me—people I don't care about — friends of papa's. There is no one to whom I can talk of *her*. But, after all, she knew very few people anywhere ; or if she did know them, it was only just to speak to. The Dufferins were her only intimate friends. I think that most of our friends found her very difficult to get on with. Poor mamma !

'Some people require a great deal of knowing,' remarked Oliver. It was not an original observation. He had heard it made about his own mother, who made a point of not getting on well with anybody out of her own particular set.

'I don't know whether mamma was really so difficult to know,' said Cosy. 'She never gave herself a chance of being known. She used to fly to her own room directly any visitors were announced, leaving me to entertain them. There were heaps of people in Paris whom papa and

I knew intimately, to whom mamma had never spoken a dozen words. She seemed to shun acquaintances.'

Oliver suddenly remembered what Ralph had said about the runaway match and the bad husband, and he at once pictured to himself a passionate loving woman bowed down by remorse, just as we so often form a picture very unlike the one the speaker intends to set before us.

'I can quite understand,' he said, 'that your mother preferred quiet.'

And then, being satisfied that Cosy regarded Ralph Dufferin in a purely avuncular light, Oliver began to wonder how she liked Mr. Ripley—in what light she regarded him. But he could not bring himself to ask her that question. He was constitutionally shy, and his education had not tended to make him less so, and he had never before in all his life discussed with any woman the question of her own personal likes and dislikes. But then he had never before met with any young girl like this young girl.

'I wish she did not know that beast Ripley,' he kept on thinking, as he sat there watching her.

He had heard Lady Margaret Sheridan's opinion of that gentleman, and although he did not think so highly of her ladyship's judgment as some people did (for of course no very wise woman would have gone on bowing and scraping, as the Sheridans did, in church), still Lady Margaret knew what was what about people—whom to know and whom to avoid—and she would never have allowed either of *her* daughters to associate with Mr. Ripley; and Oliver did not like the idea of Miss Urquhart being less particular than the Miss Sheridans were. He entertained no very strong affection either for Madge or Agnes. Indeed he positively disliked the former, who always showed him by *her* manner what she thought of *his*. Mr. Oliver Marchmont was not a modern Chesterfield, and Miss Sheridan had a great admiration for gentle manners and good breeding. As to Agnes, Oliver simply

looked upon her as a goose—an opinion in which he was supported by his mother, who would have gone wild if her son had chosen a wife out of the vestment-embroidering, Lent-observing, incense-burning Sheridan household. ‘A tribe of idolaters,’ she used to call them.

It must not be supposed that the young banker shared his parent’s interest in matters polemical and theological. He did nothing of the kind. But he accepted all that he had been taught on the subject, and voted those who thought differently blind and misguided. The St. Ethelburgites he particularly despised ; but his dislike to Margaret Sheridan might have had something to do with that. He was not a young man who took a vivid interest in anything, except perhaps business, and Marchmont. He liked what belonged to himself, and Marchmont was his home, and would one day be his ; and so he looked upon that hideous building as one of the most desirable residences in all England.

‘Well, it is a grand thing to be contented,’ Lady Margaret used sometimes to say laughingly to Ralph, after they had been hearing Oliver praise the Marchmont furniture and decorations.

‘Not with grass green and blue pink,’ Ralph would reply, with a shudder.

Until this evening Ralph Dufferin had been the only person living whom Oliver had ever in any way idealised, and even now he found his thoughts constantly recurring to Ralph, veering from Cosy to him, as he thought how interested Dufferin would be when he learnt that he, Oliver, had been introduced to Miss Urquhart.

‘I shall have a lot to tell Ralph when I write,’ he said to himself. As a rule he suffered from having very little to say when he wrote a letter—so little, that his friends were apt to wonder why he wrote at all. Ralph Dufferin in particular found his epistles desperately uninteresting, and would have dropped the correspondence long ago, had he not felt slightly flattered by the knowledge that he was the one

being on earth whom Oliver had ever been known to idealise ; for Mr. Dufferin, as we know, was not inaccessible to flattery of this kind.

Suddenly it occurred to Oliver to inquire of his companion what Ralph said to this attachment to Mr. Ripley, of which she saw no cause to be ashamed ; and he was just going to ask the question, when their *tête-à-tête* was brought to a sudden conclusion by Captain Urquhart calling out of the window :

‘Cosy ! Cosy ! Come in ! Flight wants a song.’

Cosy rose from her seat very reluctantly.

‘I wish old Flight were at Jerusalem !’ she said to Oliver, who heartily echoed the wish.

‘What are you going to sing ?’ he asked, as they were returning to the house. ‘Please don’t sing anything of Bishop’s.’

Bishop’s songs were associated in his mind with Emily Fleming, who sang them execrably.

‘I can’t,’ she replied. ‘I don’t know

them. But I'll sing you an unpublished song that Lord Aubrey Littledale gave me, and that I sang one night to Ralph, who liked it awfully. You must tell me if *you* like it. I'm sure General Flight won't. But that doesn't signify. He had no right to bother us to come in. Sit in the armchair by the side of the piano,' she whispered to Oliver, as they were entering the room. 'I will not have any of those creatures near me.'

One of the 'creatures,' a certain Mr. Waldo, was already in the chair.

'Would you mind moving, Mr. Waldo?' said Cosy, in a tone that plainly betokened her intention of making him do so whether he minded or not.

Mr. Waldo, who was very tired and very lazy, and who had just settled himself comfortably for a smoke, after losing sixty pounds at Nap, rose reluctantly, and Cosy immediately ordered Oliver to take his place ; adding, with a sweet smile :

'Perhaps you will turn over the leaves for me ? You can read music ?'

‘No, I can’t,’ replied Oliver gruffly, growing crimson as he felt the eyes of the room turned towards him; ‘but I shall know by the words when you get to the bottom of the page.’





CHAPTER IV.

LATE HOURS.

‘ Calumny will sear virtue itself ’

Winter's Tale.


‘ His heart's his mouth ; what his breast forges,
That his tongue must vent.’

Coriolanus.

‘ And do the hours slip fast or slow ?
And are ye sad or gay ?
And is your heart with your liege lord, lady ?
Or is it far away ?

‘ The lady raised her calm proud head,
Though her tears fell one by one :
“ Life counts not hours by joys or pangs,
But just by duties done.

“ And when I lie in the green kirkyard,
With the flowers upon my breast,
Say not that she did well or ill,
Say but ‘ She did her best.’ ”

O ran the words of the unpublished song; and when it had died away, Oliver felt indeed that no other could have been so soft in the rhythm. The card-players were vociferous in their applause and their thanks, but he neither spoke nor moved, until General Flight called out: ‘ Now for another—can’t dream of letting you get up from the piano yet, Miss Urquhart,’ and then Oliver whispered to her :

‘ Don’t sing another, I want to remember that one. If you sing another it’ll put it out of my head.’

‘ I’m not going to sing again,’ replied Cosy. ‘ I never do sing more than one song of an evening. It is trying enough to do that in this atmosphere.’

After Oliver had made his not too courteous or cordial adieux to his host, and the Nap-players, he looked round for Miss

Urquhart. But she had disappeared—gone without saying good-night to him. He felt sorely disappointed, but he never dreamt of lingering in the hope of her return; and taking up his hat, he walked straight out of the house through the front door, which appeared to be chronically open. Then he saw—standing at the wicket—Cosy, with a pale blue cloud thrown over her head.

In after-days of sorrow and separation, whenever he tried to conjure up the image of his lady-love, he always seemed to see her as she appeared that night, with the moonbeams pouring down on her red-brown hair and white face, and with her large eyes, bright as the stars above them, uplifted to the purple vault of heaven.

‘I’ve come to speed the parting guest out here,’ she said, in a soft voice, much lower than the usual key. ‘I jumped at any excuse for escaping from that room.’

‘Don’t return to it,’ cried Oliver, with a fervour that would have astonished Ralph Dufferin, could he have heard it.

'You needn't be afraid,' she replied very calmly. 'I couldn't stand any more of that society this evening. A little of it goes a long way,' and she sighed heavily.

'Aren't you well, Miss Urquhart?' asked Oliver.

'Perfectly. Why do you ask?'

'Because you look pale,' he replied. He did not like to say: 'because you sighed and looked sad.'

'Oh,' she exclaimed, with a very poor attempt at a laugh, 'I'm always pale when I'm not crimson, which I do sometimes turn for a minute or two when I'm tired or frightened. But to-night I'm very well indeed, in health. I'm only depressed, and out of spirits. I'm consumed by envy, Mr. Marchmont.'

Oliver did not know whether the girl were in jest or in earnest. He had not a very fine sense of humour; and anything in the shape of banter puzzled almost to the point of distressing him.

'Of whom are you envious?' he asked.

'Of you!'

‘Of *me*?’

‘Yes, of you; because you have had a letter from Ralph Dufferin. Do you know that for the last month I have been pining, craving, to hear of or from Ralph? Of course the latter was out of the question, for he does not know where we are; but I have so often said to myself lately: “Oh, if I could but come across him! if only he might be yachting with some friend, and if some good-natured breeze would but blow him over here!” What nonsense you must think all this, Mr. Marchmont! But it is perfectly true. Don’t you ever have a craving to see some one person who is away? Sometimes I think that sort of feeling must come, when the person is thinking of us. And then, you know, it will often pass away again—will vanish as it came. Now, lately, I’ve had a craving to see or hear of Ralph, and I believe that you must have been sent specially to me — “in answer to my prayer,” as people say on the stage—only I never prayed about it.’

Oliver opened his eyes very wide at this speech.

‘As people say on the stage.’ What did Miss Urquhart mean? He didn’t associate the stage with prayer, and couldn’t understand anyone else doing so. Certainly he knew very little about theatres, having only entered one once in all his life, and that was to see a Shakespearian performance that had bored him to death; so possibly he was no judge of the matter. But still he thought that Cosy was talking nonsense. And he did wish that this beautiful girl, who was so hopelessly unlike all other girls he had ever met or heard of, would converse with him in a manner that he could understand, and not talk riddles. He never felt quite certain whether she were in jest or in earnest, and it worried him.

Whilst he was pondering these things in his own mind, the dulcet voice of Mr. Home let itself be heard at the door :

‘What ! not gone to bed yet, Miss

Urquhart, eh? Late hours—ha, ha! Very bad for the roses—ha, ha, ha!

‘The roses! What do you mean?’ asked Cosy, drily; ‘there are no roses here. Good-evening, Mr. Home. Good-bye, Mr. Marchmont. À bientôt. You’ll come again soon, I hope.’ And then after bowing very coldly to old Home, and shaking hands very cordially with Oliver, Cosy re-entered the house, leaving her two guests standing outside, both of them boiling over with rage, but from very different causes.

Oliver was furious with the old ruffian, as he mentally styled Mr. Home, for the impertinence of his tone and manner in addressing a young lady; and the old ruffian was thinking that he would gladly—his sex notwithstanding—have boxed that little devil Cosy’s ears for giving him such a decided snub—and before that bullet-headed young Marchmont, too!

‘I’ll pay him out, and her too,’ he muttered to himself, as he watched the ex-

pression of contemptuous disapproval on Oliver's face.

But it was necessary for the present to dissemble, and it was with an air of the most cordial familiarity that Mr. Home took Oliver's hand, saying : ' We are going the same way, I think, my dear fellow.'

' I don't know which way you may be going,' growled Oliver, trying hard to shake himself free.

But it was no use trying ; he might as well have tried to tear the limpet from the rock ; the thing was not to be done. The older man was the stronger of the two, and would not be shaken off.

' Well, how is the governor?' he began.

' He is all right.'

' At Homburg, isn't he ?'

' Yes.'

' And you are down here on your own little lark—eh ?'

' On *what* ?'

' On your own little lark,' repeated Mr.

Home, turning crimson, and mentally anathematising 'the young cub's d——d impudence.'

Oliver made no reply ; and in a minute or two his companion began again :

'You *have* made the running quickly ! only introduced yesterday morning, and on the best of terms already ! Deucedly sly game you've been playing to-night—deucedly sly ! Son of the distinguished Evangelical, John Oliver Marchmont—don't approve of cards !—oh, of course not ! Approve better of a *tête-à-tête* by moonlight with Cosy. Take care, Oliver—ha, ha ! take care ! The devil is in the moon for mischief.'

'Do you mean to say,' cried Oliver, half choking with rage, 'that I disapprove of cards ? because if you do you're mistaken. I don't disapprove of them ; but I can't play, and I don't care to learn. It is the sort of thing that bores me.'

'And Cosy doesn't. Connu—connu ! Well, never mind ; I'm only chaffing. Urquhart is a good fellow, isn't he ?'

‘I’m sure I don’t know ; but if he is, he doesn’t look it.’

At that moment it seemed to Oliver that if there were one man on earth whom he disliked almost as much as he did Mr. Home, it was handsome Jack Urquhart.

‘Ah well, he has been a sad dog in his day. Of course we all know that—behaved very badly to his poor little wife, I’m afraid. But, bless you, that’s what women like. Kick them, and trample on them, and they lick your hand ; but behave well to them, and they throw you. Always one side or the other behaves badly, my dear Oliver. One or the other ; it doesn’t much matter which. Ha, ha ! I say, talking of behaving badly, did you hear what Waldo was saying about Mrs. Turton ? She is the woman who——’

And then Mr. Home set to to take away another woman’s character, and the recital of her delinquencies lasted until they reached the hotel, where Oliver bade his uncongenial companion a very formal good-night, mentally resolving that never,

never, never would he permit him to fasten upon him again.

‘Horrid old fellow!’ he muttered to himself; ‘he ought to be ashamed of himself, at his time of life, to go about blackening and slandering ladies.’

Meanwhile, the ‘horrid old fellow’ had strolled into the club, where he met a kindred spirit, a certain Major Cartwright, to whom he at once poured forth a long account of the day’s doings, winding up with the history of how that detestable young cub, Oliver Marchmont, was carrying on such a game with Cosy Urquhart, who was, of course, playing the very deuce with him, and how Jack was looking on delighted, thinking he’d hooked a big fish at last.

‘Hooked, very likely, but not landed,’ replied the Major, who was by no means so amused at the story as his friend considered that he ought to be.

He was an old *pique assiette*, was Major Cartwright, who lived for nothing but good dinners, preferring champagne to scandal,

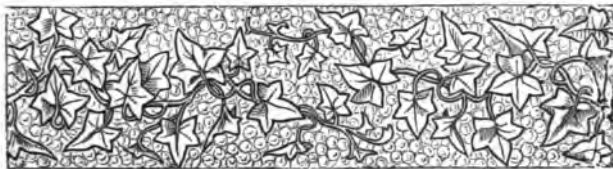
and turtle to gossip; and he was really sorry to hear of this flirtation, that would, he knew, be very distasteful to the Marchmonts, who gave the best dinners of any one he knew, and to whose house he was frequently invited during the season.

‘Rubbish! rubbish!’ he cried impatiently; ‘it means nothing, and it’ll come to nothing. Fancy Lady Lavinia Marchmont receiving as her son’s wife the talked-about daughter of that wicked Jack Urquhart! It couldn’t be. No, no! Miss Cosy must be content with smaller game. Oliver is only amusing himself.’

‘Is he?’ retorted Mr. Home, with a grim sneer, very much disgusted that his tit-bit of scandal should be so lightly pooh-poohed. ‘Well, I beg to differ from you.’ And then, seeing young Waldo enter the club, he hurried away to inform him how he had caught Cosy and that chuckle-headed young Marchmont spooning at the gate, and how he thought that it was about time that old John Oliver came back from drinking nasty waters at Homburg to look

after his young Hopeful, who would get into a nice mess if he didn't look out. All of which information was particularly pleasing to Mr. Waldo, who had never known but one honest love in the whole course of his dissipated, ill-spent life, and that was for Jack Urquhart's daughter.





CHAPTER V.

AN ENCLOSURE.

‘On ne souhaite jamais ardemment ce qu’on ne souhaite que par raison.’

ROCHEFOUCAULD.

MR. OLIVER MARCHMONT was not addicted to ball-going. In the whole course of his life he had not attended a dozen terpsichorean gatherings, and when at such places he had always uniformly bored himself. It was not that he disapproved of dancing, although it was very frequently supposed that he did—just as Mr. Home had imagined that he must disapprove of cards—but simply, as I said before, that it bored him. It

bored him to dance himself, and it bored him still more to watch others. As a boy he had never mastered the art (his father *did* disapprove of it), and, as a man, he did it badly—a fact of which he was perfectly conscious, and which did not tend to make him like it any the better.

But all the same he always attended the annual county ball at home. Not from Marchmont, for Lady Lavinia never made up parties for these occasions, but from the house of some neighbouring magnate, whose wife had generally invited a large detachment of young ladies to meet him. For it had been settled long ago that Oliver was to marry in the county—(Emily Fleming was considered to be quite within the charmed circle, by reason of her passing three months of every year in ——shire, with a bachelor uncle whose money she was to inherit)—and, with this end in view, none but ——shire young ladies were, as a rule, invited to meet Oliver, and long ere this he had grown very tired of meeting them. He was not at all flirtatious; so

that he had not *that* pastime to amuse him during these visits ; and he struck up no friendships, temporary or lasting, with members of the opposite sex. His dread of being married *nolens volens* haunted him wherever he went, and his shyness and his awkwardness made him enjoy society as little as he adorned it.

‘ Hang it all, Oliver,’ Ralph had said to him sometimes, ‘ you might address a word or two occasionally to the young lady you hand in to dinner. She can’t marry you between the courses.’

‘ I cannot think of anything to say to them,’ Oliver would invariably reply.

And he only spoke the truth. The maternal eye and the maternal counsels had apparently robbed him of the power of speech before young ladies ; and he never recovered it until he met Cosy Urquhart. She was the first stranger to whom he had ever tried to talk ; she was the first girl who had ever interested him ; and he fell in love with her at first sight, just as he had, two years before, fallen in

love with her picture, without being in the least aware of it. She interested him, and no other woman had ever done so.

But *he* bored *her* to a degree of which he was certainly not aware, for he had lived so long in a society in which everybody either bored others, or was bored by others, or both, that he did not see how weary Cosy was in his company. And then, as he had never seen her with those whose society was really congenial to her—men like Lord Aubrey Littledale, or Lord Gravesend, or George Ripley—he was unable to draw comparisons.

Oh, how Oliver Marchmont, and his ways, and his talk, did bore Miss Urquhart! how tired she was of hearing him quote, 'what my mother says,' and refer to 'what we do at Marchmont'!

Marchmont must be the paradise of bores, she told herself. Wicked Americans ought to be sent there when they die, she said, if the good go to Paris.

The annual Ryde ball was given about a week after the evening on which Oliver

paid his first visit to Currall Cottage, and during that week he had quite made up his mind to attend the festivity.

‘One does a great many things when one is at a place of this kind for a short time, that one would not do if one lived here,’ he said to Major Cartwright, who entirely agreed with him.

‘He is only amusing himself; I know that,’ said the astute old club *habitué*, as he watched Oliver saunter off in an opposite direction to the one in which Cosy was approaching with her papa—for not even for the sake of a walk with Miss Urquhart would Oliver have paraded the pier with Miss Urquhart’s papa, whose company grew more and more distasteful to him every day.

Jack had a pleasant, jocose little way of his own of ‘drawing-out young Marchmont,’ that the latter detested. His pride and his shyness alike recoiled from it. At Marchmont no one ever presumed to take these sort of liberties with him, and even in his school and college days Oliver had

had no boisterously-familiar friends. Ralph Dufferin knew him more intimately than anyone did, and Ralph was not given to affectionate familiarity. He was more inclined, people said, to give himself airs. 'How stand-off he would be with a man like Captain Urquhart!' thought Oliver.

The ill-feeling between the young banker and Miss Cosy's papa was fully reciprocated. Rest assured that feelings of that kind generally are. When you take a strong antipathy to anybody, you may be pretty certain that they share it, and that the feeling was sent for some wise, good purpose. Instincts are given us for our guidance.

I ought to have mentioned before that during the last two or three days Oliver had found leisure to answer Ralph Dufferin's letter in full. He wrote rather a long, and for him a very discursive, letter, and he enclosed a short and an extremely badly spelt note from Cosy.

The simple fact of that enclosure told Ralph volumes. He had never before

known Oliver Marchmont to be on sufficiently intimate terms with any young lady even to suggest such a thing as enclosing a note of hers in a letter to any of his men friends. He was not *aux petits soins* with the sex, and women never did ask favours of him, knowing perfectly well his views on such subjects, and his morbid dread of being *made up to*. True, Cosy Urquhart was different to all the other girls Oliver had ever come in contact with, and Cosy would at any time have suggested anything to anybody that met her own views. But still Ralph wondered a great deal about that enclosure—wondered, and felt somewhat uneasy.

Oliver's letter was full of Miss Urquhart. She was far more beautiful than her photograph ; she was the most beautiful person he had ever seen, and the most agreeable. Altogether, it was such a letter as Ralph had never supposed that 'the cub'—as he and the Sheridans always called Oliver—could have written about any young lady.

The young banker's lack of enthusiasm

had hitherto been a great blot on his character, in Ralph Dufferin's eyes. Never to rave was not to Ralph a proof of superior common sense, but rather of a cold heart and a total lack of imagination—and that sentence simply summed up his opinion of Oliver Marchmont. He considered him to be, as he always said, not a bad boy, and his *amour propre* was flattered, too, by hearing that the stolid, unimpressible young fellow, who took so few fancies, had taken one to him. And then he did like Oliver after a fashion, for 'auld lang syne;' he had known him ever since he was a baby in long-clothes, and there is a liking, and not of a bad sort either, that springs wholly from old acquaintanceship, and of such a kind was Mr. Dufferin's liking for the heir of Marchmont.

But having said this, I have said all that there is to say about Ralph's feeling for Oliver. The society of that young gentleman bored him as much as it bored Miss Urquhart, and he never willingly indulged in it for more than half an hour at a time.

They had absolutely no common topic of interest. Ralph knew nothing about city matters or finance—didn't care whether money was easy, stocks advancing, or whether there had been repurchases by bears; and Oliver's whole soul was in these matters.

Often and often had Ralph tried to detect some signs of enthusiasm in his young friend, and now, when such signs were being given (such is the perversity of human nature), he felt quite annoyed, almost angry.

No one had ever heard Ralph speak of Miss Urquhart otherwise than kindly, and he had always said how glad he should be to hear that she was going to be well and happily married, maintaining that she was worthy a far better fate than to preside over her father's disreputable house. But all the same he had never wished to see her married to any friend of his own.

Underlying his admiration for Cosy was a strong disbelief in her. 'Could aught good come out of that household?' he had

often asked himself, with all a Pharisee's mistrust of even the very best publican. He could not help it. It was so. He had never supposed for one moment that Oliver Marchmont would fall in love with Miss Fleming ; he knew human nature too well for that : but then between Miss Fleming and Jack Urquhart's daughter there was a wide gulf, far too wide for Lady Lavinia ever to cross.

Cosy's letter did not make Ralph feel apprehensive for *her* peace of mind. Oh, what a letter it was ! And as Ralph read it he wondered what Lady Lavinia would have said to the young lady who had penned such an effusion. It ran as follows :

‘DEAR RALPH,

‘Mr. Marchmont sais he will inclosse this in a leter he is writing to you. I'm so glad to have mett Mr. Marchmont, for its delitefull to talk about you to someboddy who knows you and likes you as much as I do, but after all I don't beleave that any one does *that*. I wish some wind would

blow you over hear, for I want to have a long talk with you. I cant write it all, but things get worse and worse ; less mony, more detts, and more wories. Papa wants me to mary Mr. Waldo, but I wont : and Papa dosnt want it so much now, because the last week or two Mr. W. has done nothing but loose, *and not to him*. We did'nt leve Paris much in dett, because Papa *wone* the last week or too. George Ripley has had a cross put up over darling Mama's grave, and he takes flours there whenever he goes through Paris : is'nt it kind of him ? he has gone to Iceland has G. R. before he went he gave Frankey a salor's suet of cloths. I'm goin to the ball hear next week in a dress a year and a half old, but it's a lovely one, and was *borne* in Paris. I've not been well since I came hear, and I hate the place. Do you think I could suport myself and the boys on the stage ? I should like to try.

'Allways your faithfull and affectionate friend,

'Cosy.

‘Love to your mother. How is this letter spellt?’

Ralph laid the curious epistle down with a smile that ended in a sigh. Cosy marry young Waldo! What could Jack be made of to contemplate selling that beautiful girl to such a *triste raccourci de toutes les vices de l'humanité*? Ralph had come across the young gentleman once or twice at Monaco, hanging over the tables; or in Paris, emerging from a *cabinet particulier* in the Café Riche, in the company of Mademoiselle Zeo or Theo, or some such person; and on these occasions the boy's pale flabby face, bloodshot eyes, and stupid, callous expression, had never failed to send a thrill of horror through Mr. Dufferin's veins. He was the sort of young fellow that no girl with a brother would ever have been allowed to know, Ralph had often told himself. But then he had made that same remark in connection with most of Cosy Urquhart's acquaintances, and he had often said that

he wished she could have fallen amongst a better set of men.

And now that she had met and been introduced to the most unexceptionable and eligible young man of Ralph's acquaintance, he was inconsistent enough to feel the reverse of pleased.

'I'm growing a regular old woman,' he said to himself, with an uneasy laugh, as he rang for Leopold, and told him to pack at once ; 'prophesying a match whenever I hear of a chance introduction.'

But although he laughed at himself, he acted upon his fears, and set off for England the following morning, arriving at Ryde two or three days after the ball, and quite a day after the fair.





CHAPTER VI.

AN OLD ADMIRER.

‘ My heart is cold and wise, as are mine eyes ;
And I grow sick of pleasant flatteries.’

A. WEBSTER.

UPON entering the ball-room, the first person Oliver Marchmont espied was Miss Emily Fleming, clad in folds and billows of white tulle, which did not suit her somewhat too redundant form, but which her mamma considered was the only style of evening dress that a young girl should be permitted to wear.

If Miss Emily had been Mrs. Anybody, and had been attired in velvet or brocade,

or any material which cannot be puffed to excess, and had her dress been either fastened at the throat or cut square, and her face softened by lace lappets or brightened by diamond ornaments, she might have passed for a handsome matron; for her colourless hair was soft, abundant, and glossy, and her skin was fresh and fair. But she was one of the girls who never look girlish, although they often look *young* until past middle age; and whose best chance of winning admiration lies in their early adapting themselves to a handsome matronly style of toilette.

But to Lady Fleming's notion there would have been something almost profane in the idea of dressing Emily like a married woman; and so Emily continued to appear in tulle and net, looking like an unwieldy doll, the fringe to whose wig has been forgotten; for I need scarcely add that fringes, *postiches*, and *crépèd* locks were all equally eschewed for the virginal Miss Fleming.

If it had been necessary to convince

Oliver that he neither admired nor was in love with Emily, to-night would have sufficed to assure him of the fact—to-night when he saw her standing for a moment next to Cosy Urquhart.

Cosy's dress—born, as she had told Ralph Dufferin, a year and a half ago, but then born in Paris—was of white satin brocade, and was somewhat the worse for wear; but it fitted her slender, supple, easy figure like a glove. It was high to the throat, and long to the wrists, and was finished off with lace ruffles (dirty, but real), whilst Emily's tucker was of tulle, as befitted her maidenly state.

The appearance of the two young ladies presented a marked contrast in every respect. Miss Fleming's large hand held a small fan and a huge pocket-handkerchief; Cosy's six-inch square of cambric and *point d'Alençon* was tucked into the front of her dress, whilst *her* hand held a bouquet almost too large for her grasp—an enormous bouquet, composed entirely of white flowers, save just in the centre

where there was a bunch of heartsease : purple, yellow, and grey.

Oliver liked flowers because he saw them at Marchmont, and because the Marchmont chrysanthemums were considered the finest in the county ; and he had often, at an evening-party, gone up and talked to a young lady merely for the sake of inspecting her bouquet. But to-night he was seized with a savage longing to dash Cosy's flowers out of her hand, for he saw Mr. Home look at it and laugh ; and then he saw him whisper something to Major Cartwright, who did not laugh but who sneered, and Oliver longed to kick them both.

A few minutes later, he contrived to find himself near Cosy. She had been waltzing with her old admirer Lord Girton, and had paused for a moment to rest.

' May I have the pleasure of dancing the next quadrille with you ? ' mumbled Oliver, turning crimson, as he invariably did when he asked a young lady to dance.

She nodded and smiled :

‘ You’ll find me just outside the door.’

Then Oliver walked up to Lady Fleming, and muttered something about being sorry that he had not found her at home when he called, in reply to which remark her ladyship smiled grimly. She had been thinking, during the last day or two, that Oliver might have come to see them again, and that it was his duty to have done so. What could he have been doing with his time in a place like Ryde? dawdling it away on the pier, she supposed.

But when Oliver had delivered his mother’s messages, her ladyship relaxed somewhat, and it ended by her inviting him to dine with them the following Thursday; and by Oliver accepting the invitation most reluctantly, but not liking to displease Lady Lavinia by declining it altogether.

Soon after this Emily came up, and Oliver asked her if she would take a cup of tea. She accepted his offer eagerly,

and they adjourned to the tea-room together, remaining there during the waltz that preceded Cosy's quadrille. It was not often that Miss Fleming got a chance of sitting out with Oliver, and she availed herself of it gladly ; but even the proverbial blindness of love could not conceal from her the fact that her companion was very glad when the *tête-à-tête* was over. It was with a heart full of bitterness that the poor girl returned to her seat by her parent's side.

'It is no use mamma and Lady Lavinia wishing it,' she said to herself, with a sigh as heavy as her tread ; 'he does not care for me one bit. He scarcely even hears what I am saying to him. I wonder what sort of a person he ever will care for !'

Before the end of the evening, Miss Fleming thought she could form some faint idea.

Cosy was where she had said she would be — just outside the door — and Lord Girton was with her, when Oliver came up to claim her for the promised dance.

Until this evening, Miss Urquhart had not seen her former admirer since the old Paris days more than two years ago, and she did not find him improved. He had spent two seasons in London since then, had been taught his matrimonial value, had been in love with a married lady, and had learnt to mistake impertinence for wit.

‘How awfully spoony I used to be on you!’ he had said to Cosy suddenly, as they were waltzing together.

‘Were you?’ she replied very nonchalantly, but feeling as if she could have struck him, his tone was so insolent. Since the old days, his lordship had heard a thing or two about the Urquharts, and he felt that ceremony—*i.e.*, courtesy—was superfluous in addressing Jack Urquhart’s daughter.

‘You know that I was, you dear little thing,’ he whispered.

‘Indeed, I know nothing of the kind!’ she retorted sharply.

‘Ah, Cosy! don’t be cruel. You’ve

never forgiven me, I see ; but it was not my fault that I left you as I did. It was circumstances and my worldly old mother that parted us. She was jealous of your influence over me.

“ And we forget because we must,
And not because we will.”

‘ I don’t know what *we* may do, Lord Girton,’ cried Cosy, with a laugh ; ‘ but *I* forget because it is so difficult to remember. Fancy expecting me to recollect all the boys who were in love with me two years ago ! I couldn’t even tell you their names now. Of course I remembered *yours*—for is it not written in the book of life edited by Burke and Debrett ? But it is all I did recollect about you until you accosted me here this evening.’

Lord Girton’s face was not a pleasant study at that moment, and if Miss Urquhart had been ‘ as wise as bold,’ she would have paused before she raised the evil spirit that she was powerless to quell. His lordship was unaccustomed to be

baffled—for the society he frequented does not baffle sixteen thousand a year—and that this minx, Jack Urquhart's daughter, should dare to thwart him, and to cheek him too, was rather too much, he told himself. Perhaps she was drawing him on to see how much he would say, and then to go away and laugh at him. She was a little *diabliesse*. But oh, how lovely she was! He'd have one more throw for it. That face was worth trying for.

'Cosy, don't chaff—don't speak like that—don't trifle with me, darling! I don't believe you forgot me. I don't believe that any woman ever really forgets a man who has truly, passionately loved her as I loved you.'

Something in the warmth of his tone touched, or rather startled, Cosy for the moment, but only for the moment; for no girl living had a quicker ear to detect the false ring in the counterfeit coin that is so often made to pass for gold.

'Does he suppose that I believe him?' she said to herself; and then she laughed

aloud—not the bright joyous laugh that Ralph used to think somewhat too loud, but a short hard laugh that was far more often heard upon her lips nowadays.

‘It is not worth while acting for my benefit, Lord Girton,’ she said, ‘unless it is any object to you to rehearse for Windsor. You said you were going to act there this year; didn’t you? In that case pray go on with the performance. But don’t suppose that it amuses me. I hate amateurs.’

Lord Girton turned scarlet; half with anger, half with eagerness. He had no idea of being treated like this, and he wasn’t going to stand it. This girl *should* listen to him. There was no one to prevent his saying whatever he pleased to Jack Urquhart’s daughter, and he would say it too. Jack knew nothing about Cosy’s affairs, and never interfered with her, and George Ripley was in Iceland.

The waltz was over now, and Miss Urquhart and her partner were standing in the doorway.

‘Cosy,’ he whispered, bending over her, ‘be satirical if you like, but don’t be sceptical. I am in earnest. I do care for you.’

She glanced up quickly. Did he mean what he said? was he in earnest? was there a chance of her leaving her home, and entering Ralph’s set? She would as lief enter it through Lord Girton as through Mr. Marchmont. Indeed she should rather prefer the former arrangement; for although Lord Girton would never be as rich as Mr. Marchmont would be, he was far more cheerful—and Cosy thought that cheerfulness counted for something in life.

Her partner saw her waver, and continued speaking very rapidly:

‘I know all about your wretched home—what a blackguard your father is—don’t be angry with me, dearest, for saying so, but he is a blackguard. He surrounds you with a set of cads whom you ought not even to speak to. Oh, Cosy! I hate to think of your leading this life. Leave

it. Come away with me. My yacht is lying off Portsmouth. In a few hours we can be in France, and——'

'Stop, Lord Girton,' interrupted Cosy, in a cold, hard voice. 'There is no need for this hurry and agitation. I must have time to reflect over your offer. And my father, although he may not be an ideal parent, is not likely to thwart me in a marriage that he thought would conduce to my happiness; he is not so frantically desirous of retaining me at home.'

She spoke quietly, but, as I said before, her voice was hard; and her lovely face had turned deadly pale. Had she misunderstood her old admirer? She hoped, for the sake of her faith in humanity, that she had. For truly her home *was* wretched, her father careless, her surroundings disreputable; and if this young fellow were loyal and true, how she should welcome an escape from Currall Cottage!

Another minute ended her suspense, and turned fear into certainty. When Lord Girton spoke again all passion had

died out of his voice, but in its stead there was something that she cared still less to hear.

‘I am afraid, my dear Miss Urquhart,’ he said very loudly, and in a tone of studied insolence that was not lost upon the company who were now beginning to pour out of the room at the conclusion of the dance, ‘that I have entirely failed to make my meaning clear. I offered you a trip on board my yacht, which ladies generally tell me is very comfortable, and you——’

‘And I have declined it,’ interrupted Cosy, haughtily; ‘so now you can ask some of the ladies who are so anxious to go to fill my place. Doubtless somebody or other will be delighted to do so; but I am so blind to my own interests, you see, that instead of lamenting my loss, I am more inclined to congratulate myself on my escape.’

Then she looked up, and saw Oliver standing beside her.

‘I was not saying that I wished to

escape my next partner, Mr. Marchmont,' she said, putting her hand through his arm; 'but I am going to ask you whether you will let me off *dancing* this quadrille. Should you mind sitting it out?'

She tried to smile as she spoke, but her lip trembled.

'Certainly not,' replied Oliver, eagerly. 'I'd much rather sit out. I hate dancing. Let me find a quiet corner for you somewhere out of the heat and glare. Shall I?'

She assented, and Oliver vanished, returning in a few minutes to tell her that he had found what he was looking for: two chairs in a retired corner on the staircase.

'You will be better here in the cool and quiet,' he said, as he led her to them.

She made no reply, but Oliver felt her hand tremble on his arm. Then he looked down and saw, to his surprise, that she was weeping bitterly.



CHAPTER VII.

A NEW SUITOR.

‘L’amour propre se mêle à presque tous nos sentiments. . . . Plusieurs vont à leur but sans nul choix des moyens, quelques-uns par de grandes choses, et d’autres par les plus petites : ainsi telle ambition est vice ; telle vertu ; telle vigueur d’esprit ; telle égarement,’ etc.

VAUVENARGUES.

NATURE had not endowed Mr. Oliver Marchmont with very ready sympathies. His disposition, however, was not an unkindly one : it was simply dull and unsympathetic. He lacked the dramatic power of putting himself in another’s place. He was entirely without the qualities that make a man feel

with, as well as for, others. But to-night, as he looked into Cosy Urquhart's face, and saw that she was in tears, it seemed to him as if a new life had entered into him : a strange feeling stirred him, making the blood course through his veins. The scales fell from his eyes, and he knew that it was not pity, or liking, or interest that he felt for this girl, but love.

He had heard of the master-passion before, but hitherto he had never felt the faintest interest in the subject. He had considered it romantic and nonsensical, the sort of thing that the Sheridan girls talked about. He had known, too, that Emily Fleming wanted to marry him. But he never called *that* love. This feeling was something quite different ; and as it leapt to life he said to himself : ' I shall marry this girl, or no one.'

There are such moments in the life of each one of us when we stand thus revealed to ourselves, when some event has occurred that shows us of what we are made, of what we are capable. These are generally

not the happiest moments of our lives, but they are often the most blessed and the most pregnant with results, and the events that stamp them are what the old Greeks used to call epochs; *i.e.*, halts. We halt for a moment, and then choose our further way in life.

During the brief moment in which Oliver looked down and saw Cosy Urquhart weeping he halted, and then he spoke; not in a fit of mingled love and anger, as George Ripley might have done in his place, but quietly and deliberately, yet with the certainty withal that having once spoken nothing should make him retract. This was what he said:

‘Miss Urquhart, I’m afraid you are in some trouble. Can’t I help you? Let me—if I can.’

His voice was very quiet; he might have been offering her an ice, for all the emotion that evinced itself; but the very quietness was a comfort and a relief to Cosy, who had listened to only too many passionate protestations of shallow, heartless love.

This man she was quite sure would never wound, deceive, or insult her ; and in the midst of her bitter anger and mortification she remembered with a glow of triumph that Ralph had not thought much of Lord Girton, had indeed laughed at her mother for thinking him a person of any importance, and that the Marchmonts were intimate friends of Ralph's.

'I don't think that you or anybody else can help me, thank you,' she replied, when her voice was sufficiently steady to admit of her speaking at all ; 'and if I do not tell you my trouble it is not because I do not trust you, but simply because there are some things that one hates even to speak or to think of. An insult that one doesn't repeat may be the more easily forgotten.'

At the word 'insult' Oliver knit his brow angrily.

'Who had dared to insult her?' he asked ; and the words had not left his lips before he recalled the unpleasant expression on the face of the tall, dark, sallow young man with whom she had been

dancing two or three times in succession.

‘It was Lord——’

‘Hush!’ interrupted Cosy; ‘I do not want any scenes, and I don’t want any champions, thank you, Mr. Marchmont. I can take care of myself, thank goodness!’

‘No, you can’t take care of yourself,’ cried Oliver, eagerly; ‘you are too young, and—and too beautiful.’ And then with much stammering and hesitation he did that which was infinitely more soothing to Miss Urquhart’s wounded pride and *amour propre* than the most public chastisement of Lord Girton would have been; he made her an offer of marriage. ‘And I think you will be very happy with me at Marchmont,’ were the words in which he ended his long, rambling, somewhat incoherent speech.

‘With me at Marchmont!’ Cosy shivered. Happy! with this dull young man, in his dull, ugly country house, with his tiresome mother continually inflicting her society upon them! Oh dear no! happiness would be out of the question. How she should

hate it ! But then the alternative : to live on here with her father until youth passed, and beauty faded, and she had no chance of escape ; no chance of entering the charmed circle in which Ralph moved, and from which paradise she seemed to be farther and farther removed every day she spent at Currall Cottage.

This dreary young man had at least this overwhelming advantage over her other suitors : that he was a friend of the Dufferins, and that he belonged to their world. Of course she must not hesitate.

‘ But what will your parents say ? ’ she asked.

Ah ! what would they say ? Mr. Oliver Marchmont had not taken that into consideration when he made his offer of marriage.

‘ They can’t expect me to break my word,’ he replied, rather uneasily.

‘ Remember, I have no money ! ’ continued Cosy.

‘ But I shall have plenty.’

‘ And I am Jack Urquhart’s daughter ;

and Jack Urquhart lives by play.' She spoke very sadly, very wearily, with the recollection of the numerous young men who had been removed by anxious parents out of her reach (as Lord Girton owned that he had been), before the siren had had time to lure them to destruction.

'You are Lady Aventayle's granddaughter,' said Oliver; 'and my mother was a friend of your grandmother's.'

'So was Mrs. Dufferin!' exclaimed Cosy, bitterly. 'I have been perpetually hearing of my grandmother's friendships. But she seems to have had neither friendship nor forgiveness to bestow upon the child who died of blighted hopes and a broken heart. Whenever I think of mamma, Mr. Marchmont, I hate the grandmother whom—thank God!—I never saw, or I might have been tempted to tell her truths that she would not have cared to listen to.'

'Oh, hush!' cried Oliver, looking quite scared at this outburst. 'Women ought not to hate.'

‘And why not, if they meet with what is contemptible and unworthy? If a woman can love, she can hate.’

Mr. Marchmont was silent. In his little world, amongst the women of his own kith and kin, they did not hate; or if they did, they did not talk about it, or they called it by some other name.

But Cosy was made of different material. She did give a name to facts, and the right name too, if she knew it. She was very truthful; it was innate in her; she had certainly not acquired it from her father or her mother; and she had all the courage of her truthfulness, which Oliver had discovered long ere this. Had it not been so, he would never have loved her, for he had a horror of deception in any form or shape.

‘Shall I ever like this young man any better!’ thought Cosy once or twice during the course of the evening, throughout which Oliver never left her side, save to perform one duty-dance with Miss Fleming. ‘I must try and like him,’ she

said to herself. 'I ought to be very grateful to him, for I'm sure he is staunch and true, which so few people are.'

And then she reflected with pride that he was a *parti* whom even the Sheridans might be very glad to catch ; and she told herself, that when she married Oliver, she should do her utmost to make his home a happy one to him. But she never contemplated loving him. It did not enter into her calculations. It never did enter into any of her schemes of life. Love seemed to her to be a drama in which she had no active part to play. Men had fallen in love with her, but she had never cared for them in return. She had even grown to look upon falling in love as an act that made women contemptible, or ludicrous, or both. She recalled how Ralph had spoken of Madame de Senac, and other ladies given to the tender passion ; and that brought her thoughts back to Ralph again : the point to which they always returned sooner or later. Ah ! if she married Oliver, she should see a great deal of

Ralph—that end and aim of her existence ! She and Oliver should be like his adopted children. But the prospect of the attainment of this end and aim did not bring her the joy she had fancied it would confer ; and there was no smile on her lips as she fell asleep that night, murmuring a name that was not that of her affianced husband.





CHAPTER VIII.

THE DAY AFTER THE BALL.

‘For lo! the hollow old content was vain,
How shall it live again?’

AFTER the feast comes the reckoning; after the dream, the awakening. Cosy was awakened from very pleasant dreams of a yachting trip with Ralph, by the unpleasant reality of Franky ‘thrumming’ on her knees, and begging her to ‘wake up,’ as pa wanted to speak to her.

‘Pa’s outside; may he come in?’ cried Hardie, from without.

‘Oh yes, come in,’ said Cosy, still only half awake, but quite conscious that any-

thing in the way of pleasantness was over for the time.

The days when papa was associated with fun and revelry, with all the amusement of life, were over long ago. Since his wife's death, Jack had grown to look upon his daughter in a very different light ; and it was her turn now to receive all the slights, insults, and ill-temper that it had formerly been her mother's exclusive privilege to absorb.

Moreover, Jack now had, or imagined that he had, a genuine cause of complaint against Cosy : she had not married. The brilliant, wealthy match that he had expected, I may say insisted upon her forming, had not yet been arranged ; and handsome Jack felt that he had a right to be annoyed, aggrieved, angry. It was in vain that his female friends and admirers tried to comfort him by telling him that his daughter grew handsomer and handsomer every year. He did not believe it. He had never known the girl who, like wine, grew better for keeping, and all his hopes

for Cosy seemed doomed to be blighted. If a man with money, a good fellow, a friend of his, proposed to her, she simply would not look at him—either laughed at him, or scornfully said ‘No’ to him. If she did fancy any man it was sure to be some man with a father or a mother—hang them! For Jack knew perfectly well that it was only some man who was his own father who would ever be allowed to marry Cosy.

This morning handsome Jack was very much put out, and he considered that he had a right to be so. There was Cosy wasting her whole evening with that cub young Marchmont and Lord Girton, who probably neither of them meant anything; and if *they* did, their people would put on the screw and prevent the match. He must see Cosy at once, he was resolved, and put an end to this. He *must* tell her that she must marry, and marry soon too, and marry some fellow with money. Now either Waldo or Joe Penter would do capitally for her. Both were rich—both

were madly in love with her, and neither of them were fellows who gave themselves airs—*Anglicè*, they did not object to Jack's company. As to Girton, or young Marchmont, if she liked to marry either of them, and they meant business, why he, Jack, would not object; only he must know, and know at once, whether they meant business.

So with this end in view he rang the bell, ordered a cup of coffee to be made hot, and then, preceded by Franky and heralded by Hardie, he made his way to his daughter's apartment.

'How lovely she is!' was his first thought as he entered the room. 'No wonder she is ambitious! She is good enough for any man in England.'

But he felt no remorse as he reflected how much better her position would have been had his conduct been different.

'Well, Cosy, my pet, here's a cup of hot coffee for you. Here, Franky, you rascal! run downstairs, and take Hardie with you.'

The children needed no second bidding, for, as I have before hinted, it was no treat to them to be with papa, from whom they received literally more kicks than half-pence. Away they flew, tumbling over each other, quarrelling and crying before they reached the bottom of the stairs; and father and daughter were left alone.

‘Do you feel inclined to come out on the water to-day, Cosy?’

The question was asked in a nervous tone, and as he spoke Jack moved away to the window, that he might not see his child's face; he knew that she despised him, and he stood in awe of her. And she knew that he was half ashamed of what he was saying, and the voice in which she inquired in reply, ‘How were they going? who had offered to take them?’ was most discouragingly cold and dry.

‘Oh, we're to go in the *Jackdaw*. I've just had an awfully kind note from Mrs. Penter. She says——’

‘Is Mrs. Penter going, papa?’

‘Why, of course; it is her brother-in-law’s yacht.’

‘Then I would rather not go.’

‘What confounded nonsense is this, Cosy? You’ve grown deucedly particular all of a sudden. You did not object to going about in Paris with Flore de Senac, who was far more notorious than poor Mrs. Penter; and you——’

‘I was sixteen when I went about with Madame de Senac, and I scarcely realised what she was, nor how lightly she was thought of. I know now. Besides, Flore de Senac with all her drawbacks was a *lady*. Mrs. Penter is not. To go down the Pier with her, seeing every man we pass smiling meaningly, raising his eyebrows, and shrugging his shoulders, is what I won’t go through; and you ought not to wish it either.’

‘Oughtn’t I? Well, I’ll tell you one thing that I do wish, Miss Cosy, and I beg that you will not thwart my wish: I wish to see you married, and the sooner the better too, and to the first man with

money who asks you. And it is not the way to get married to be spending half the evening with a loose fish like Girton, nor with a young cub in leading-strings like Marchmont. They won't marry you.'

'Indeed!'

'Have they asked you, either of them?' Jack inquired eagerly.

'Do you suppose, papa, that if any good, honourable gentleman asked me to marry him, I should refuse?'

Cosy never condescended to tell a falsehood, but she had no intention of giving her father an excuse for speaking to Oliver on the subject of herself, which she knew that Jack would be only too glad to do. So she fenced, but in a perfectly truthful manner.

Jack felt puzzled. He could not make out that young Marchmont—the surest way to baffle a ruffian is to be perfectly truthful and yet reserved with him, for that is a combination that he never understands; he had an idea that Oliver was not 'the sort of man to trifle with a girl'—if that

species is still extant ; and yet he could not believe that he would ever be allowed to perpetrate a marriage with Cosy. And he, Jack Urquhart, wasn't going to stand any d——d long engagements—no, not with the heir to a dukedom ! ' Marry come up ' was his motto where his daughter's suitors were concerned.

' Look here, Cosy,' he said angrily, ' you must marry this autumn. You won't marry Waldo—goodness knows why !'

' He is not a gentleman, and I don't like him,' interrupted Cosy ; ' and I have seen too much of one unhappy home to marry into another.'

' D—n it all !' cried Jack, now fairly put out ; ' you are the most tiresome girl I ever met with ! Whom do you expect to marry—a crown prince ?'

' A gentleman, and a man I like.'

' Ah well ! then you had better make up your mind to marry Joe Penter, and as quickly as possible too. He is a gentleman, and the kind of gentleman *I* like,

with four thousand a year, and a place very handy for the Liverpool meetings.'

'If there were no other man left in England I would not marry young Penter!' said Cosy, firmly. 'And you may tell him so, papa, or else I will. And I will not go out yachting with that disreputable-looking sister-in-law of his. If I had no other reason for avoiding her, her appearance is a sufficient one, to say nothing of the way in which her name is being coupled with yours!'

This was the parting shot. After receiving it the enemy retired, leaving poor Cosy to the experience that so many have known, of a victory that costs more than a defeat.

As soon as she was once more alone she sobbed herself to sleep, and did not wake again until nearly one, when the maid-of-all-work told her that 'the captin 'ad gone out an hour ago with Mr. Penter, and that they was goin' on the water.' Then Cosy knew that she was safe for the time being ;

so she arose, dressed herself, and went out to see if she could meet Oliver.

She fell in with him close to his hotel, and they sallied for a country walk together ; during the course of which Cosy gave him the gist of her interview with her papa, and it need scarcely be added that Oliver was amazed beyond words. That such fathers as Jack Urquhart existed was a matter altogether beyond his ken. He had known little or nothing of the darker side of life. Of course he knew that it existed ; he knew that there were murderers, and convicts, and all sorts of people who are a puzzle and a grief to legislators and reformers ; but heretofore he had only heard of such people ; he had never known them.

To come face to face with a man who lived by gambling, who cheated at cards, who outraged and insulted his own daughter, and often ill-treated his boys, was quite a novel experience, and by no means a pleasing one, to Oliver Marchmont. It was horrible, too, to think of

this man as his future wife's father—his own father-in-law; for he had been brought up to think that ties of blood could not be lightly set aside. He had, moreover, been always accustomed to hear of people in classes—the working classes, the dangerous classes, the upper classes. To what class would his relations think that the Urquharts belonged? for *they* would class Cosy with her father.

He remembered now—things come back to one so strangely—having often heard men say in looking at Cosy's portrait in Ralph Dufferin's room: 'That is Jack Urquhart's daughter;' and he felt sure that he should always be alluded to by strangers or acquaintances as the man who had married Jack Urquhart's daughter; and his blood ran cold at the bare idea of such a thing, but he never for one moment swerved from his allegiance to Cosy, nor wavered in his decision to marry her. He was a young man who never did change his mind about anything, and he was not likely to begin the practice in this instance.

He had his good qualities, and they were many, although they were not of the ingratiating order ; but he was as pig-headed a person as ever trod the earth. He never even listened to an argument in favour of any opinion contrary to the one he wished to hold.

His parents were quite unaware of his little peculiarity, for hitherto their views and his had been, in the main, identical, and therefore they had had no opportunity of discovering what he could be when crossed ; but at Harrow it had been universally admitted 'that bullet-headed Marchmont was as obstinate as a mule, and as dull as two owls tied together.'

'Ralph Dufferin must make my people consent to our marriage,' Oliver told Cosy.

'But suppose they won't,' suggested Cosy.

'Oh, Ralph has great influence over my mother—at least, more influence than most people have. He is the only worldly person she likes.'

Cosy stared at him in amazement. What

did he mean? Oliver had a way sometimes of talking what she termed 'an insufferable jargon.' But then, you see, she was not conversant with the cant of his school, any more than he understood the slang of her set. They had not even learnt to understand each other's language yet, these young people—and they contemplated marrying!

'Ah, I remember,' said Cosy, after a pause. 'It was your mother who telegraphed to Ralph to go to you when you were so ill at Cambridge—that time when (I told you) I was so angry with you. Now if you were like papa' (Oliver frowned) 'you would think it a very bad omen that my first message to you should have been an unfavourable one. *Did* you ever know that I sent you a message—which Ralph was of course too *comme il faut* to deliver—to say that I had taken you *en gripe*?'

Oliver shook his head.

'No, Ralph never told me; and I should not have understood him if he had. I

should have thought he was joking. He's got a way sometimes, that lots of people have, of saying things in a manner that one doesn't know whether they mean them or not. I can't bear that manner !

Cosy bit her lips to keep from laughing outright. Could not she well understand the sort of things that Ralph would say to Oliver, and the total inability of the latter to distinguish between jest and earnest ? Heigho ! this young man would be a dull companion for life. It was to be hoped that he would pass much of his time in the City, leaving her free to pass hers where she pleased.





CHAPTER IX.

HARD TO AMUSE.

‘On s’ennuie toujours le plus dans la société où il n’est pas permis de s’ennuyer.’

THE next day or two passed pretty smoothly. The yachting trip on board the *Jackdaw* had proved a success in every way. The champagne had been good, Mrs. Penter gracious, and Joe Penter very careless, inasmuch as he had consented to sit down after lunch to *écarté*: a mistake that even his love for Cosy rarely induced him to commit. From that sitting Mr. Penter rose a loser by three hundred pounds; and Jack Urquhart disembarked at nine o'clock

a far better-tempered man than when he went on board in the morning.

There was a somewhat childish element in Jack's character, ruffian though he was ; something of that easily amused, easily diverted vein that one finds more frequently in the Italian than the English adventurer. He returned home quite happy ; and because *he* had forgotten the outburst of the morning, expecting Cosy to forget it too.

'You were a great goose not to come, Cosy,' he said. 'We had a splendid day. Champagne excellent. Mrs. Penter charming—sang some of Molloy's songs beautifully—and I had a wonderful run of luck. I sat down to *ecarté* after lunch with Joe, and won three hundred. Perhaps it was as well after all that you did not come. I don't believe that I ever have any luck when you are present. I really think it is all that confounded green gown of yours. Green is beastly unlucky to me.'

'Did you really win three hundred, papa ?' cried Cosy, her grey-green eyes

opening very wide. 'Do give me fifty, just to pay the debts here ; the butcher's, and the baker's, and the washerwoman's bills. It would be such a comfort to start free again.'

Perhaps Jack thought so too, for he gave the fifty pounds with far less reluctance than Cosy had anticipated.

She was delighted, poor child ; for she had been dreading Oliver's hearing how awfully in debt they were to the tradespeople in the town. Now she should be able to 'start free again' as she termed it.

'Did you go out at all to-day, Cosy ?' asked her father, as he sat by the window discussing his B. and S.

'Yes, papa.'

'Did you see anybody to talk to ?'

'Mr. Marchmont.'

Cosy never deceived, and not even fear could make her untruthful. She said the name, expecting a storm to follow ; but Jack made no remark.

He had already forgotten his fury of the morning, and he really did not care

much who joined his daughter. He had perfect (and certainly not misplaced) confidence in her powers of taking care of herself, and it amused him to see the moths hovering round the flame. The luck of the hour was sufficient unto handsome Jack, and he was never much troubled with 'looking before and after,' and only 'pined for what was not' after a run of ill-luck. To-day he had won, and so this evening he was hilarious.

The following afternoon Cosy went out on the pier to meet her lover by appointment.

'Would your father mind?' Oliver had asked; and Cosy had replied very promptly and decidedly:

'Oh dear no! Why should he? He knows that I hate walking alone with the children, and am always glad when anyone joins me.'

Oliver was silent then for a moment; and Cosy noticed that he did not look best pleased: 'grumpy' she called it.

'What is the matter?' she asked, cheer-

fully, strongly suspecting that the grievance was not one that would call forth any very great display of sympathy on her part.

‘I wish you would promise me, Cosy, that no one but myself—no other man, I mean—shall join you when you are out with the children.’

‘How can I promise that?’ she replied. ‘How can I help my acquaintances coming up to talk and walk with me? I’m sure I don’t want to speak to any of the men here, if that is what you mean.’ Then after a pause: ‘Oliver, you are absurdly particular.’

‘I’m not more particular than other people,’ said Oliver. ‘I’m not half so particular as my mother.’

Cosy groaned in spirit.

‘Everybody is particular,’ he continued; ‘that is to say, careful with young ladies. Young ladies can’t——’

‘Hush, hush!’ interrupted Cosy, laughing. ‘Please don’t begin to tell me what they can’t do. George Ripley says that——’

‘Cosy!’ shouted Oliver, turning crimson

with annoyance, 'don't quote that man. You must not speak of him. You must never be seen with him again. You must give him up. You *must!*'

Certainly tact was not Oliver Marchmont's strong point, or he would have known better than to adopt that tone towards the lady of his love. For Cosy had no sympathy with jealousy, no pity for it. Never having been in love herself, she had no experience of that bitter pain which is as inseparable from passion as shadow is from substance. To her, jealousy represented something irksome, ridiculous, and she only hoped that Oliver was not going to develop so unpleasant a quality. She must nip it in the bud, she told herself; and she proceeded to do so, but in a very cheerful, sweet-tempered fashion.

'I never *give up*, Oliver,' she replied gently. 'It is a bad habit to acquire.'

'But you must give that man up. His very acquaintance is a discredit, a disgrace. I have never heard anyone say a good word for him.'

‘That would not affect me,’ said Cosy, calmly. ‘And, moreover, I consider it distinctly unfair of you to go on running him down, and then when asked for your reason to have no better one to give than that “everybody says so.” That is no reason at all.’

Oliver was silent. He could have given many and very good reasons for his disapproval of George Ripley, but he would not have mentioned one of them before a young girl—especially the young girl whom he intended to marry. He had been brought up in a house where scandal was never poured into ears virginal; and he was under the impression that young girls ‘knew nothing about these sort of things.’ He would have been rather surprised, and by no means pleased, had he known how thoroughly conversant Cosy was with all the ins and outs of Mr. Ripley’s history; and that his delinquencies did not affect her liking for him in the very least degree. She knew far worse things of her own father, and of half the men of her ac-

quaintance ; and she supposed that all men—bar one—were alike.

After the subject of George Ripley's desirability as an acquaintance had been fully discussed, the conversation flagged, as it was apt to do when Mr. Marchmont and Miss Urquhart were *tête-à-tête*.

Oliver was not a brilliant conversationalist, and Cosy had never found anyone so difficult to get on with. At home—at Marchmont—he never even made any effort to be agreeable to his parents' guests. *They* talked to *him* about such matters as they thought likely to interest him—the Marchmont garden, the Marchmont flower-show, the Marchmont crops, and the Marchmont charities ; and they attributed his silence and his unresponsiveness (or they said they did) to his shyness, which was well known throughout the county.

It was only privileged people, like Ralph Dufferin, who ever ventured to find fault with the young heir's manners, and to tell him that it was positively ill-bred of him

not trying to entertain his guests. His parents did not care whether he were considered ill or well bred. They themselves were by no means models in this respect. Nothing could have been less genial or forthcoming than Lady Lavinia's manner of receiving; and she would have been very sorry to see her son too anxious to please. When Lady Fleming had once told her in confidence that Miss Sheridan had called Oliver a cub, she had merely replied that it was better to be called a cub than a flirt; but she had never forgotten the speech, nor forgiven Madge for making it.

In Mincing Lane, Oliver was more loquacious, for he could talk upon City matters—rentes, bonds, stocks, and securities—better than he could about anything else. And then in Mincing Lane he had only men to cope with, so that the terrible dread of being 'made up to' and 'caught' ceased to haunt him there as it did when he went westward of Temple Bar.

But now that that dread was at an end,

and that he had met his fate, he was not one whit livelier as a companion ; not even when he was quite alone with Cosy, who found him very hard to entertain. For a time she tried her best to amuse him, and then she gave it up as a bad job. Indeed it was impossible to discover what did amuse him. If his lady-love told him anything specially funny, he would frown and look shocked. If a word of slang fell from her lips, he winced and turned scarlet ; and then when he began to talk about Marchmont, *she* would yawn and look bored to death. Oh, what a wearisome place it must be ! she thought. Oliver's account of it, and of the life there, fell like ice upon her heart. How hideous she should find that drawing-room, if it was anything like his description of it ! how depressing that long avenue of trees, under which Cromwell and his troops once rested ! how horrid those elms in which the rooks built their nests ! Nothing but cawing all day long ! How could anyone support such a disgusting noise ! And

then Oliver thought it all so delightful, and Marchmont the finest place in Europe !

Had she done wisely after all in accepting him ? she would sometimes wonder. Or was she merely flying from worries of which she knew the worst, to ills from which the grave alone would offer a release ? She asked herself that question over and over again, but could not answer it satisfactorily. Heigho ! the prospect was a gloomy one. There was only one star in her heaven — Ralph. A marriage with Oliver would do this for her : it would bring her nearer to Ralph.

Do not misunderstand, dear reader. There was not a thought of evil in her day-dream. She had no idea of Ralph being anything but a friend to her. But then was he not the dearest friend she had, and the only being on earth of whose friendship she had ever felt proud ?

That old faith of Averil's, so silently inculcated, was showing fruit in her child's life. What Mrs. Urquhart had said had

been long ago forgotten. What she was, remained.

No one had ever warned Cosy of the danger of day-dreams that represent the impossible as possible. She did not know how a woman can nurse a hope, a fancy, until they become part of her life—and the most real part too ; until she would rather forego any actual, tangible advantage than resign what has become so dear to her. Poor child ! there were many things she never learnt until taught them by that severest of all teachers, experience.

Those early days when Oliver went a-courting were very long and dull to the lady of his choice. If it had not been for the boys Cosy could not have borne it ; but Franky and Hardie never left her, and their presence at least prevented Oliver from being demonstrative.

One hot afternoon, as they were all wandering down a shady lane, Franky suddenly asked his sister the name of some tree.

'I don't know,' replied Cosy, much to Oliver's surprise.

'It is an elm-tree, Franky,' he said; and then he turned to Cosy: 'Have you never studied natural history?'

'Never!' she answered, with a laugh. 'My dear Oliver, don't ask me what I have studied. I have studied nothing except once or twice in my life my part in private theatricals. I'm the most uneducated young person of your acquaintance. The Dufferins were for ever begging mamma to send me to school, but whenever she mentioned it to papa he always made the same answer: "Why don't you teach her yourself? you've nothing else to do!" And she did teach me all I know—but that is not much. I can read, and I can write, after a fashion; but my spelling is dreadful, I know.'

Oliver looked very gloomy. What would his mother say to a daughter-in-law who could not spell?

'You could improve your spelling by reading. I've heard many people say that

they never regularly learnt spelling, but that they picked it up in that way. If I were to lend you some books would you read them?' he asked.

She hesitated, and looked dubious.

'Ye—es, if they are not memoirs. Ralph Dufferin once lent me the Memoirs of Mrs. Somebody or other, and implored me to read them, but I couldn't get through them. So if you lend me anything, please let it be amusing.'

'You care a good deal for what amuses, don't you?'

He asked the question somewhat anxiously. Perhaps it was dawning upon him that life with him would not be very amusing to Miss Urquhart.

'Of course I do,' she replied calmly. 'For what else should I care? When I read it is for distraction, not instruction, which is very natural, considering what my life is. I go to the play or I take up a book to help me forget drudgery, not to add to it.'

Oliver was silent. Considering that he

was the son of what the irreverent termed a tub-jumper, he was wonderfully slow to improve the occasion, and to speak the word in season. He felt very strongly that there was something that he ought to say, but for the life of him he could not have said it. So he held his tongue and turned very red, and looked very awkward; and Miss Urquhart congratulated herself upon having put a stop, at all events for the present, to any designs for her mental improvement.

‘Are you coming up this evening?’ she asked, as she parted from her *futur* at the foot of the hill. Oliver very often now strolled up to the cottage after dinner, and spared Cosy having to talk to Mr. Waldo.

‘I can’t,’ he replied, with a very gloomy face; ‘I’ve promised to dine at Castle Core with the Flemings. But I shall see you to-morrow afternoon on the pier, shan’t I? In the morning I must stay in and write letters.’

‘And in the morning I must stay in and

mend Hardie's jacket. Did you ever see anything so disreputable as he looks !

The child did look very disreputable, and Oliver longed to say : ' Let me give him another jacket,' but he could not summon up courage to do so. He had never in his life offered pecuniary assistance to a woman, and he had the genuine aversion to so doing that every gentleman feels on such occasions when the woman in question is a lady.





CHAPTER X.

AFTER DINNER.

‘A woman is too slight a thing
To trample the world without feeling its sting.’

AS Oliver drove out to Castle Core he told himself that his reason for voting this dinner-party such a bore was that the attending it necessitated a temporary separation from Cosy. If he had not been going to it he might have passed the evening with her.

This was perfectly true, but it may be questioned whether, even if Cosy had not existed, he would have felt any elation at the prospect of passing three or four hours with the Castle Core people. For in truth

their society was beginning to bore him greatly. He saw through them, and he despised them. They professed all that he had been brought up to profess; but their lives were at variance with their creed, and Oliver held them in contempt. His parents were thorough-going Puritans of the most stiff-necked kind, who firmly believed that amusement was sinful, that there was some particular virtue in wearing what was not in fashion, and that all who differed from them were out of the pale of salvation. And believing all this, they lived as if they believed it. But Lady Fleming, who always professed to be of 'dear Lady Lavinia's way of thinking,' led a very different life. She was a Pharisee of quite another type. She took her Emily to balls and parties, and various places of amusement, for reasons best known to herself; but she maintained all the while that she merely did it because Sir William wished it, and before her dear Lady Lavinia she gave herself the airs of a martyr. And when Emily was at a ball

she did not allow her to waltz, and she gave her generally to understand that she was vastly superior to most of the young people whom she met at these festal gatherings.

What the girl herself might have grown up under other circumstances and with a better training it was difficult to say. Her disposition was a selfish one, and her bringing up had made her self-satisfied. She was by nature jealous, and she found ample temptation to jealousy when she went out and saw how unattractive her unbecoming dress, her ungenial manner, and a repressive system of education had contrived to make her. Sins of the tongue were not scored or prayed against in the Fleming household, and the elect might well think that ball-going was not conducive to salvation if they ever heard the conversations of Emily and her mamma on the morning after a dance.

Of course Miss Fleming had been brought up to assume different manners before gentlemen—a satisfactory reflection

for her future husband! and therefore the young men who only knew her in society, who danced (square) dances with her at balls, or sat next to her at dinner-parties, never knew her as she really was, and seldom got the chance of discovering how bitter she could be.

This evening she was overflowing with gall; and in truth she had had something to try her lately. It was not often that she went to a ball with any great anticipations of enjoyment—a ball-room was more often to her a scene of disappointment and mortification—a place where she was made to feel very keenly that she was neither pretty, amusing, nor attractive in any way; but she had expected to enjoy that Ryde ball. As she and her mother were starting for it from Castle Core, she had said to herself, ‘I shall spend the whole evening with Oliver. This ball won’t be like the —shire balls. There will be no one here with whom he is obliged to dance. There will be a heap of strangers, and he never dances with people out of his own set.

The Ladies Dayrell told me that they were not going, and I shall have him all to myself.'

It was not often that Miss Fleming could look forward to spending an entire evening with the greatest *parti* in the room, and, moreover, the man with whom she was in love ; and this was the first and the last occasion on which she ever dared to hope for such felicity, for never had hope been doomed to such signal disappointment. Instead of spending the evening with Oliver she had spent it in watching him devote himself wholly and exclusively—as he had never been known to do before—to 'the fastest, the worst style of girl in the whole room.'—I am quoting Miss Fleming's own words, the words that she sobbed out as she laid her hot aching head down on her pillow, wishing that her father had never come to the Isle of Wight, and that Lady Lavinia would leave off deceiving them and herself.

For Lady Lavinia had written to Lady Fleming: 'Oliver has gone to Ryde. It

is the sort of place he will hate ; but he will be very glad when he learns that you are in the neighbourhood.'

He had learnt it ; and the result of his learning it had been one visit to Castle Core, and one dance with Emily at the ball. To-night Miss Emily had arrayed herself in a pink dress, a compound of cachemire, silk, and blonde, in which she looked puffier and lumpier than ever. Not that it signified as far as Oliver was concerned. He would not have looked at her, save with the coldest of glances, had she appeared possessed with the beauty of Venus.

There was no more hope for Emily, and she knew it well, from the very first time she saw the slender delicate girl with the bright-coloured hair and the large eyes on Oliver Marchmont's arm. Oh, how she disliked her, and how she envied her ! But neither of her dislike nor her envy did she breathe one word to mortal soul ; and Lady Fleming never said a syllable before her daughter about Oliver's devotion to

Miss Urquhart, for her ladyship had been told—which of course made it true—that Cosy was terribly fast, quite—— And here her ladyship would lower her voice, that only one hearer at a time might have the benefit of listening to her calumnies.

When Oliver Marchmont entered the drawing-room at Castle Core, his spirits sank at the prospect before him. Besides the family party, for which he was prepared, there were assembled Mr. Home, for whom he was not prepared ; Major Cartwright, whom he disliked ; General Hardcastle and his two maiden sisters ; and the Vicar of the parish and his wife : besides some ——shire neighbours, the Cornishes, whose advent was certainly not welcome.

It fell to Oliver's lot to take Miss Cornish in to dinner, and to sit between her and Emily Fleming. Now, Bella Cornish, having been born and bred in ——shire, looked upon Oliver as only one degree less exalted than the heir-apparent, and to have to sit and talk to him covered her with pride and delight. She was a

silly little school-girl, who was under the impression that she must always try and be amusing ; and her present effort took the direction of bantering Oliver in a shy sort of way about Emily Fleming, to whom he was always '*set down*,' as people say in her own neighbourhood.

Her remarks missed their aim and fell flat. Oliver was *distract*, listened at intervals, did not know what she was talking about, thought her a goose, and finally turned to Emily, who, between sorrow, jealousy, anger, and wounded pride, could scarcely talk at all ; and Oliver found her duller than ever. And for Oliver to find a young lady dull she must have been very dull indeed ; for he had been brought up to consider that it was the privilege, if not the duty, of maidenhood to be monosyllabic and quiet, and that for a young girl to talk much was forward, bad style, and a badge of fastness.

But the young ladies had not the monopoly of dulness to-night, for Lady Fleming sat between Mr. Home and

General Hardcastle, and acted as a non-conductor to the spirits of the only two talkative members of the party ; and Major Cartwright, who detested life out of London, was placed between the Misses Hardcastle, who never left the Isle of Wight, and who could only discuss local gossip : and so the general talk was not worth listening to, and Oliver found himself thinking more than once what a bore dinner-parties were, and determining that he would never go to another after he married. What his wife might wish to do he never considered for one moment. When she became a Marchmont she would think like a Marchmont, and behave like a Marchmont, he supposed.

However, all things, good or evil, come to an end in time ; and at length Oliver saw to his delight that Lady Fleming was trying to catch Miss Hardcastle's eye, and after a deal of coughing and bending that feat was at last accomplished, and the ladies retired to turn over the leaves of photograph-albums in the drawing-room,

and the men were left to gather up round the table. And then no one could have complained of the propriety of the talk ; for as soon as Sir William had retired to the land of Nod, which he did very speedily, old Home took the chair and began to unfold his budget of *chroniques scandaleuses*. Major Cartwright seconded him, and soon they had not left a woman in the island with one rag of reputation.

The Vicar and Mr. Cornish, who were not accustomed to such talk, tried to look shocked, but secretly enjoyed it immensely. They did not often get a chance of hearing such a story as Mr. Home was telling about Daisy Penter ; and in their heart of hearts they voted Oliver a sullen young prig for his determined silence, and his look of mingled shyness and boredom. In truth he was thoroughly and heartily disgusted was the young heir of Marchmont, but he was also something else : he was afraid that any moment might bring Cosy's name on the *tapis*—and the Cornishes lived not three miles from Marchmont.

It might leak out in ——shire through this stupid old man that Miss Urquhart was terribly talked about in the Isle of Wight ; and that was exactly what Oliver dreaded his parents hearing.

The blow fell at last, dealt by Mr. Home.

‘Cosy Urquhart looked horribly pretty at the ball the other night, but awfully worn and haggard.’

‘Ye—es,’ replied Major Cartwright ; ‘she is pretty, and distinguished-looking too. But she’ll very soon be played out, I expect. The way Jack Urquhart hacks her about will play old Harry with her looks.’

Oliver glared, and bit his lips furiously, but he made no remark. He felt, however, a desperate longing to knock somebody or other down.

‘Ah well, you see,’ continued old Home, ‘Urquhart naturally wants to get the girl off as quickly as possible. He knows she is too fragile to last, so he’s forcing the running.’

‘I should say that that was not a very

good plan with young ladies,' interpolated Mr. Cornish mildly, anxious not to be quite out of it ; 'that is to say, if you wish them to marry well.'

'Oh, Cosy Urquhart will never marry, well or ill,' sneered old Home, 'unless Mrs. Ripley dies. I do believe that George would marry her. He is awfully weak about her, and always has been.'

'Well, that won't enhance her value in the market,' exclaimed Major Cartwright. 'In fact, Ripley has done her no end of harm already. They say that but for him Craddock would have married Cosy. He was very much taken with her, but Ripley never left the girl's side, and the Manchester millionaire began to see at last that he would be a fool to propose.'

Mr. Home laughed.

" " Monsieur prend femme ; c'est fort bien
Il la prend jeune et belle :
Et comptant ses amis pour rien,
Monsieur la prend fidèle."

It was nearly a case of that ; eh, Cartwright ?'

Oliver could stand it no longer. He had been sitting all this time with his back turned to the speakers, but now he wheeled his chair sharply round, and was just going to say—Heaven knows what! when his elbow came in collision with a tumbler full of water, and the contents of the glass were literally poured into the lap of Mr. Home, who started up with an oath that woke Sir William from his placid slumber.

‘What was that? what was that?’ he exclaimed, jumping up.

‘I’ve spilt some water,’ said Oliver, gruffly. ‘I didn’t mean to do it.’

‘I don’t suppose you did,’ remarked Major Cartwright coolly, wondering if no apology to Mr. Home were forthcoming.

No apology was forthcoming; Oliver, deliberately ignoring the gentleman to whom he had given the drenching, and to whom he was longing to give a thrashing, rose, and without another word walked straight out of the room, to the amazement of everybody present except his host, who

was still too sleepy and confused to take in what had occurred.

‘Well, of all the mannerless young cubs——’ Mr. Home burst forth, as soon as Oliver had departed. And then he suddenly checked himself, for Mr. Cornish was a neighbour and an intimate friend of the great Mincing Lane banker, and Mr. Home had been striving unsuccessfully during the last three seasons to obtain an invitation to dine with the wealthy Evangelical, whose port was even more famous than his preaching. People were always so confoundedly glad to repeat disagreeable speeches, and a disagreeable speech against Oliver, if repeated to his parents, would close the door of Hyde Park Place for ever in the speaker’s face.





CHAPTER XI.

OLIVER'S ADVISERS.

'On donne des conseils, mais on n'inspire pas la sagesse pour en profiter.'

ROCHEFOUCAULD.

DURING the drive home, Oliver thought a great deal over what had been said at Sir William's dinner-table. Miss Urquhart's affianced husband was, like most proud people, a curious mixture of sensitiveness and indifference to the world's opinion. He was too proud to pay undue deference to it, and he was above all things narrow and obstinate. It had angered him to hear Cosy slightly spoken of, but it had not

the slightest effect upon his desire to marry her. He never changed his intentions, and this not so much from any great depth or strength of feeling, as because his mind moved with difficulty. He got into a groove, and he remained there.

Until he had met Cosy he had never fallen in love, had never had a flirtation, and had never even admired anybody very much ; and now no power on earth would have induced him to give her up. He and his parents had hitherto been so entirely of one mind upon most points, that they had had no opportunity of discovering what their son could be if thwarted ; how obstinate, how tenacious.

When I say they were entirely of one mind, I might add that, on most occasions, and in many of their judgments, they gave very little proof of possessing any mind. But they had plenty of prejudices, which Oliver inherited, together with their total lack of ideality. They all three advocated the most extraordinary opinions, social and theological, and they clung to

them as if to depart therefrom were heresy ; but it is only fair to add, that in matters financial and monetary Oliver and his father held views that were both sound and remunerative—to judge from results.

‘ I shall marry Cosy Urquhart, whatever anyone may say about it,’ Oliver told himself, as he was driving back to Ryde. ‘ I don’t care whether people consider her to be suited to me or not. Of course her bringing up hasn’t fitted her for Marchmont ; but my mother will teach her the right things to do.’

He never paused to reflect that Cosy might not be willing to learn, and that Lady Lavinia might very possibly refuse to teach.

The day after the Flemings’ dinner-party, Oliver went up to the cottage, as usual, to fetch Cosy and her little brothers for a walk. These walks had become an institution now ; and it was during them that Cosy learnt so much about Marchmont and its ways, and the ways and

doings of Lady Lavinia and her friends. And her heart sank at the prospect before her. If the Sheridans were not considered sufficiently staid and correct, what must the other be like? Dulness incarnate, Cosy feared.

‘You don’t mean to say that your mother considers *those* girls fast?’ she said to Oliver this afternoon, as they were taking a country walk—strolling down a leafy lane.

‘Not exactly fast,’ replied Oliver; ‘but she thinks they gad about too much. You know they have a place in Monmouthshire, and they are not there two months in the year.’

‘Perhaps they bore themselves when they are there,’ suggested Cosy, with a sly smile. She was thinking that unquestionably Agnes would bore herself so far away from Paris and the object of her foolish affections.

‘Yes; that is exactly what my mother says, and she doesn’t approve of it. She says the Sheridans live upon excitement.’

‘Then they have not much to live upon,’ remarked Cosy, sarcastically. ‘In Paris they never did anything, or went anywhere—anywhere amusing, I mean,’ she added, correcting herself; for she knew that Madge and Agnes Sheridan went to houses to which she could not obtain admittance, although Mrs. Dufferin had asked for her.

‘They go out a great deal in London,’ said Oliver; ‘and they know a lot of people that my father and mother don’t care about. A very High Church set.’

Cosy knew nothing about High Church or Low Church; and it was quite inconceivable to her that Lady Lavinia should care to what church her acquaintance belonged.

‘They are very cliquey, all that St. Ethelburga lot,’ continued Oliver, talking of things that had absolutely no meaning for his companion, only he was too dense to find this out. ‘And as to Madge Sheridan, she makes a perfect goose of herself in church, they say; turning and

twisting like a teetotum, and bowing first to this side and then to that. Such rubbish! And then she goes into mourning during Lent—it puts my mother out of all patience—and she sends people Easter-cards, with angels and white lilies on them.'

Cosy thought that the angels and the white lilies sounded rather pretty.

'And I cannot see that it matters to your mother what Miss Sheridan does,' she said.

This sort of interference in the affairs of others was so incomprehensible to Cosy. She was beginning to feel that she should almost grow fond of the Sheridans if she heard them bullied in this manner.

'But oh! what a bore Lady Lavinia must be!' she thought. Oliver turned and stared at her as if she had said something heterodox. So she had, in his opinion.

'What did it matter to his mother?' Everything connected with the church-goings - on of her friends mattered to Lady Lavinia. 'She is so very sensible,

you see,' he told Cosy. 'And she cannot abide all that High Church nonsense.'

'Oh, please, don't think that I am standing up for it, Oliver!' cried Cosy. 'I know nothing about it. I don't know High Church from any other church. But I don't see why your mother should wish everybody to like just what she likes. Perhaps the Sheridans talk about Low Church nonsense.'

Oliver looked perfectly aghast now. He did wish that Cosy would not speak like that. It was unlady-like—it was shocking—it certainly would not *go down* at Marchmont.

There was a temporary lull in the domestic storm just now, for Jack Urquhart was out from morning till night, yachting with the Penters; and Cosy concluded that he must be winning love as well as money, for he always came home in high good humour from these expeditions. Nothing more was said for the moment about Mr. Joe Penter's suit, and

Miss Urquhart began to flatter herself with the hope that he might forget all about it, or that if he lost too much money to her father, it might give him a distaste for her society. Meanwhile, she enjoyed the present as best she could, and lived for to-day, thankful for her temporary respite.

A few days after the memorable dinner at Castle Core, Oliver was returning one afternoon to his hotel from the cottage, when he fell in with Major Cartwright.

The Major, in his way, rather liked Oliver; he certainly liked Oliver far better than Oliver liked him, and he always made a point of stopping him for a chat, much to the annoyance of the young banker, who wished, for private and personal reasons, to avoid the old gentleman as much as possible. To-day, however, that was out of the question. They came face to face, and Major Cartwright held out his hand.

‘At last, Marchmont. I thought I was never going to get in a word with you

again. You made off in a desperate hurry the other evening. Well, it was not amusing, was it? The fact is, I've been wanting to see you—to give you a hint.'

'Yes.'

Nothing could have been less encouraging than Oliver's look and tone, and a less determined person than Major Cartwright would have left the hint unspoken. But that gentleman was nothing if not dauntless, and he proceeded at once in a very jaunty manner :

'I'm afraid, my dear fellow, that you are drawing the net rather too tightly over your own head. You won't be able to get out of it.'

'Out of what?' asked Oliver very sulkily, kicking furiously at a stone in the road.

'Why—out of making her an offer; and that would never do. It really wouldn't. Very pretty girl, and all that sort of thing, but you can't marry her, you know.'

Oliver stared, frowned, and said nothing.

'No offence, my dear boy, but I really

don't like to see a nice young fellow of your age hooked, taken in, and by such a very old stager as Jack Urquhart.'

'Major Cartwright,' interrupted Oliver, in a voice hoarse with anger, 'I am perfectly well able to manage my own affairs. I don't want anybody's help!'

'Ah, that's what all you young fellows say. Ah well, never mind! If you do get into any mess and don't see your way out of it—letters, or meetings, or anything of that kind—just come to me. I'll see you through it. Nothing like——'

But the rest of Major Cartwright's speech was lost upon Oliver, who had turned on his heel and walked away.

'You can't marry her!' He mumbled the words over and over again. 'Can't marry her! Why can't I? I will! I am not a child any longer to be dictated to. I'll please myself.' And armed with this resolve he turned on his heel and walked straight back again to Currall Cottage, where he found his *fiancée* just starting for a walk.

To-day they went on the pier. Cosy seemed inclined to go there, and Oliver was nothing loath to show Major Cartwright that his hint had been neither appreciated nor taken ; so instead of turning off into the country, as was their wont, the happy pair wended their steps seawards.

The pier was thronged this afternoon. The weather was lovely, the band was playing, and the Southsea boat was just coming in. One by one Cosy and Oliver watched the passengers disembark, and many a peal of laughter did the appearance of some of them excite from Cosy, whose sense of humour was very keen, far keener than that of her companion, who needed to have his attention called to funny things and people before they amused him—and they did not always amuse him then. To-day he constantly found himself wondering why Cosy laughed so much. His mother would have frowned and looked disgusted at such a scene.

‘What terrible people!’ cried Cosy at

length, when she was fairly exhausted with laughing. 'This place is a regular bear-garden. The people get more and more dreadful every week. Oh! Oliver, look at that man—do; the man in the white thread gloves. Isn't he lovely? I shall never forget that man—never. This must be love, Oliver; love at first sight. Oh—h!' and Cosy bounded forward with a cry of delight. That joyous 'Oh!' was not elicited by the gentleman in the white thread gloves, but by a very different-looking person: a man scarcely above middle height, with a slight active figure, and a face that was neither plain nor handsome, but simply pleasant, intelligent, and well bred.

When Oliver caught sight of him he seemed, for a wonder, almost as pleased as Cosy; and soon the trio were standing together exchanging the most cordial of greetings.

'Dear Ralph, we are so glad to see you.'

We! That simple monosyllable con-

vayed to Ralph all that he did not wish to know.

‘And so I flattered myself that you would be, Cosy,’ he replied, ‘when I made up my mind to answer your letter in person. How are you, dear?’

‘Oh! I’m very well.’

Ralph gazed at her earnestly. If she were very well, her looks belied her.

‘I need not ask you how you are,’ he said, turning to Oliver; ‘for I never saw you looking better in my life. Dr. Jameson’s prescription has agreed with you.’

‘I had nothing the matter with me except Mincing Lane in the dog-days,’ replied Oliver.

And then the three continued to talk trivialities as people are apt to do upon first meeting, particularly when they have much that is important to say, but do not know where to begin; and are, moreover, three in number.

‘How has Oliver been behaving himself, Cosy?’ asked Ralph, presently.

‘Very fairly well,’ she replied, with a smile.

‘But not the smile of yore,’ thought Ralph ; and then he began to scrutinise her face, and to wonder what it was that it had lost. ‘I suppose it is just the difference between seventeen and nineteen : nothing more !’ he said to himself. But he did not hold to this opinion long. It takes more than two years in your teens to alter you as Cosy Urquhart had altered since the days when Ralph had last seen her in Paris. It was not the hand of Time that had painted those dark purple rings round her beautiful eyes, drawn those lines—where once the dimples used to nestle—about her mouth, nor stamped her sweet face with that expression of mingled *ennui* and bitterness. She laughed less often now, and the laugh had a different ring, and the old peculiar childish light in her eyes was quenched for aye.

Upon reaching the Pier Hotel Ralph went in to take rooms, whilst Oliver escorted Cosy home ; the two men agree-

ing, before they parted, to dine together.

‘Will you come up to me as soon as dinner is over, Ralph?’ asked Cosy; ‘for papa dines out to-night, and I shall be alone.’

She said nothing to her *futur* about accompanying his friend, and Oliver both looked and felt aggrieved. His nature was a jealous one—a discovery that he had only lately made—and he did not like to hear Cosy invite Mr. Dufferin to spend an evening with her. What would his mother have said to such a proceeding? he wondered.

During their walk to the cottage he maintained a dead silence, which his companion was too much preoccupied with her own thoughts to notice.

‘Shall I see you again to-day?’ he asked at parting.

‘Not to-day,’ Cosy replied quietly, ‘for I want to talk with Ralph alone. Good-bye.’

Mr. Dufferin had felt what was in store

for him when he received that invitation to pass the evening at Currall Cottage, and he at once made up his mind to put an extinguisher on 'all this nonsense,' as he termed it. He knew that Oliver was very obstinate, 'like all stupid people,' he said to himself; but Cosy was neither obstinate nor stupid, and if she could once be brought to see that the marriage was out of the question, she would very soon break off the engagement. For of course she had not entered into it from any love for Oliver. That was positively unthinkable, inconceivable. She had contracted the engagement because she looked upon it as a means to an end, the end being an escape from home.

'And a most desirable end for her,' said Ralph to himself, as he donned his evening attire; 'but as the Marchmonts will never hear of the alliance, and as Oliver is absolutely dependent on them, it is a sheer waste of time for Cosy to stick to the engagement.'

It was in this most uncompromising

frame of mind that Mr. Dufferin listened to Oliver's announcement made during one of the temporary absences of the waiter from their dining-room.

'I am engaged to Miss Urquhart.'

'Indeed!' replied Ralph, drily. 'And what do your people say to it?'

Oliver felt as if a glass of cold water had been dashed in his face.

'They don't know—yet. That is to say, I—I haven't been able to tell them; for my mother wrote me that they were returning home at once, but didn't say by which route; so I was—I was of course unable to—to communicate with her again. However, I shall write as soon as I hear they're in England. And, Dufferin, Cosy and I want you to help us.'

'In what way?'

'With my people. Say all you can in favour of the marriage—Ralph, I *must* marry her!' and Oliver looked as if he were going to cry.

'My dear Marchmont,' replied Ralph, calmly, 'what can I do for you? Surely

you don't suppose that your parents will be guided by my words or wishes? They will do, and very naturally, whatever they think best for you. If they approve of the match they'll say "Yes;" if they disapprove they'll say "No;" and then no persuasions of mine, I'm sure, will change their "No" into "Yes." Frankly, I don't expect them to consent; do you?"

'I don't see why they shouldn't.'

Ralph shrugged his shoulders.

'They may not wish to be connected with Captain Urquhart, for one thing.'

'That is my affair. If I don't object——'

'Oh, I beg your pardon; it is not wholly your affair. If you are connected with him, they are; and they may not like it. I shouldn't, I confess.'

Oliver felt his heart sink.

'We had looked to you——' he was beginning, when Ralph interrupted him.

'*You* had, you mean.' The reiteration of that word 'we' was beginning to have an irritating effect upon Mr. Dufferin.

'And I thought you were such a friend of Cosy's,' Oliver continued; 'and that you wanted to see her well married, and——'

'I do wish to see her well married,' said Ralph; 'but as I don't know yet whether you can marry her, it is no good discussing the matter further for the present. You must be perfectly well aware that your marrying depends entirely on your parents.'

'Surely I am old enough to please myself.'

It seemed to the young banker that everybody considered they had a right to advise and to lecture him.

'If you were as old as Methuselah your parents would never consider you old enough to choose your own wife,' said Ralph, laughing.

'I'm not going to stand having one chosen for me,' growled the desponding young lover; and the return of the waiter at that juncture put a stop to the conversation for the moment.

Mr. Oliver Marchmont was not, as we

know, an entertaining companion, but Ralph had never found him so heavy on hand as he was this evening, and during dinner he frequently caught himself wondering what could have induced so bright a being as Cosy Urquhart to accept this dull, dismal young man.

‘She need not tell me that she is in love with him, for I shan’t believe her,’ he said to himself, as he wended his way up the steep hill, on the summit of which stood that neither wind nor waterproof residence, Currall Cottage. And then he remembered that Cosy never told untruths. So if she said that she was in love with Oliver, he would have to believe her; but it would be hard indeed to credit, and harder still to understand.

The weather had changed during the last hour or two whilst Ralph had been in the hotel, and it looked now as if a storm were coming up. The wind had risen, and the face of heaven was very dark. Black clouds were chasing and tumbling over each other as they hurried along on

their tempestuous path; some showing rifts, and a silver lining, as their dark surface was occasionally stricken through with beams of light from the inner glory; whilst through others the moon would appear every now and then for a moment; and then all would again be wrapt in darkness. But these glimpses of light were very fitful—few and far between; ‘like the rays of hope and joy in a life like poor Cosy’s,’ thought Ralph, as he reached the hill-top, and found himself standing before the house in which ‘poor Cosy’ dwelt.





CHAPTER XII.

GOD KNOWS.

‘For lo! the hollow old content was vain ;
How shall it live again ?’

COSY was in the garden waiting for her guest, in that same little back garden in which she had sat with Oliver on the occasion of his first visit to the cottage. But it was not the place for her to be in to-night, thought Ralph, as he noticed how thin was the material of which her *peignoir* was made, and how the wind blew up her long loose sleeves.

‘For God’s sake, Cosy, come in!’ he called out rather abruptly, and in that tone

of authority which a woman either finds so pleasant or so distinctly the reverse.

Cosy obeyed at once.

'We shall have the house to ourselves,' she said joyfully, 'for papa is out. He received an invitation rather unexpectedly this afternoon, to dine with some friends on board their yacht.'

It was quite immaterial to Ralph how, when, or where Captain Urquhart had received his invitation, or who had the very questionable honour of entertaining him. All that he cared to know was that he *had* gone out, and that he was not likely to return for the present. Following Cosy into the front room, sacred to Jack's evenings at home, Ralph sat down by the open window and lit a cigar, to dissipate the fumes of bad tobacco and brandy with which the apartment reeked; but he made his companion sit out of the draught—a precaution that she herself never thought of taking.

'And so you are engaged, child?' were his first words when they settled them-

selves as comfortably as circumstances permitted.

‘Yes,’ she replied gravely; ‘and are not you glad to hear it? You ought to be, after all your sermons about the desirability of my getting into a new set, which I certainly shan’t do as long as I am Cosy Urquhart.’

‘Yes, I am very glad to hear of it, if you are quite sure that you know your own mind, and that you really care for Oliver;’ he looked at her very fixedly.

‘Of course I care for him.’

Her tone had a childishly indignant ring in it, and Ralph smiled:

‘You are very much in love with him, I suppose?’

Cosy glanced up and caught sight of the smile, and it angered her in the way that Ralph’s looks and smiles used to anger her when she was a child. It was a half-pitying, half-patronising smile. And she had no idea of being pitied for her engagement to Oliver. She expected to be congratulated upon it. Besides, it *was*

—distinctly—a matter for congratulation. A marriage with Oliver would place her in an excellent position, a far better position than Ralph's nice girls, the Sheridans, occupied. The Sheridans had been the first girls who had ever shown Cosy that they did not wish to know her, and Cosy had not forgotten it.

‘I am devoted to Oliver ;’ she said hotly, in reply to Ralph's half-mocking ‘You are very much in love with him, I suppose ?’

And then the smile faded very quickly from Ralph Dufferin's lips. ‘For in that case there is nothing but mortification and disappointment in store for you, my child,’ he thought. And then he wondered what that excellent but dreary young man could have done to win her. If there had ever lived a girl about whom Ralph had told himself that she would be hard to win, it was Cosy Urquhart. And she had been won by Oliver Marchmont ! that depressing bore, whom a dreary bringing up, and a dismal theology, and the pros-

pect of a very dull heaven, had made what he was. Moreover, she actually owned to being devoted to him ! Devoted, indeed ! and for the last three years Ralph and his mother had been telling each other that no girl but Emily Fleming, or the Miss Thornes at Marchmont Rectory, could possibly fall in love with Oliver, whatever *he* might do. He seemed to grow less and less attractive as he grew older ; more sullen, more mannerless, more dull. How could Cosy, who had been proof against the fascinations of so many cleverer, pleasanter, more charming men, have grown to care for him ? It must be upon the principle that contrary natures attract one another, thought Ralph, who had hitherto always denied the truth of that theory, maintaining that, on the contrary, it was like that attracted like.

‘ Ralph ! ’ cried Cosy suddenly, after a long pause, during which they each had been too much engrossed in thought to notice how silent the other was, ‘ you

don't know how grateful I am, too, to Oliver for wishing to take me out of *this*;' and she glanced round the shabby little room, reeking with the fumes of brandy and tobacco, and untidy with the *débris* of last night's orgies.

'Yes. I should think it would be nice to get away from it all;' and Ralph also glanced round him—at the cards on the table, and the counters and corks on the floor.

Cosy sighed heavily :

'Ah! you don't know what my life has been of late. It is a very different thing now to what it was when you remember us in Paris. Existence was pleasant then, if it was not quite respectable. Disreputability is nicer abroad than in England, I think.'

'Don't speak like that, Cosy!' cried Ralph, with a return of the old shocked feeling that 'poor Averil's' daughter would sometimes awaken. 'You must remember, now, to be careful how you talk. Such a speech as you have just

uttered might, if repeated to Lady Lavinia, do you incalculable harm.'

'I suppose she is very dreadful, isn't she, Ralph?'

'She is very particular. Moreover, she will not receive anyone who is not equally so.' ('*That* ought to do the work,' thought Ralph.)

'Is she more particular than your mother is?' asked Cosy.

'She is a different style of person to my dear mother. She knows far less of the world. She is a bigot, and a bigot who has been for so long accustomed to rule, that now she cannot brook contradiction.'

'Altogether, she appears to be a remarkably pleasing sort of person, and eminently adapted to get on with me.'

Cosy's tone was both contemptuous and defiant; far more so than Ralph thought promising for her future happiness, if she really wished to marry Oliver.

'My dear child,' he said gently, 'you must not begin by waving the flag of

defiance in your future mother-in-law's face. Remember that it is for you to give in to her. You must not expect her—at her time of life—to adapt her ways to yours. She is old, and you are young ; and the young must show respect to the old. Besides, Lady Lavinia merits your respect. She has her crotchets and her peculiarities, and they are not always pleasant ones ; but she is perfectly upright, and a thorough lady.'

'And devoted to Oliver, isn't she?'

'Devoted to him in her way.'

'Then you must talk her over, Ralph,' cried Cosy, suddenly changing her tone and speaking in the most rapid excitable manner. 'Do, Ralph, for I don't know what will become of me if this marriage is broken off. Just think what a haven of rest a house of my own would be after the wanderings of the last two years! People who see me out on the pier laughing and talking have no idea of what my real life is. What existence has been to me since mamma's death no human being can tell.

I've trembled at every ring at the bell lest it should be a creditor coming for his money. I have feared to open every envelope handed to me lest it should contain a bill. And we never have money in the house to pay anybody—*never*. Papa has won lately, but for months and months he did nothing but lose ; and he is *criblé de dettes*. And then his temper has become perfectly unbearable the last year or two since he took to drinking. There are times when I feel that I cannot stand him another day. Indeed I should have left him long ago if it had not been for the boys. But I will not desert them. Oliver has promised to send them to school when we are married, otherwise I should not leave home. I could not go away and leave them to papa's mercy. I should never know an hour's peace if I did.'

Here she paused ; and at that moment a light seemed to break into Ralph's mind, clearing away his doubts and perplexities. Oliver had promised to educate the two boys. That was how he had gained Cosy's

affection. It was gratitude, not love, that she felt for him. After all she had been bribed, coaxed, cajoled, rather than won.

‘This life *must* come to an end soon, Ralph,’ she continued, after a short silence. ‘It must, and it shall. I cannot bear it any longer. I have grown to hate papa—to understand why my mother never smiled—to know that it was not ill health alone that crushed her spirit and broke her down. Would to God that I had known it earlier! I might have done more to lighten her lot, instead of going out, amusing myself, from morning till night, as I did. But it was all papa’s fault. I owe all that I have or know of evil to him. I often wish that either he or I were dead. It is no use looking shocked, Ralph, for I do. It is all very fine preaching patience, and respect for the old; but everyone who is oppressed wishes to be freed from their oppressor. If I had had a decent education, I’d run away with the children and work for them. But I know nothing; I can do nothing. I’m as ignorant as poor

Sally, our maid-of-all-work ; and I'm far more useless. I'm merely a pretty doll, *and I haven't sold.*

What was Ralph to reply ? All that Cosy had been telling him was perfectly true, and no one knew that better than himself. But he could not say all that he felt inclined to say about Jack Urquhart to Jack Urquhart's daughter. So he had to content himself with cursing Jack beneath his breath, and then doing all he could to soothe poor Cosy, and to distract her thoughts from her own sad position. To change the subject he asked her how "Mélusine" had turned out.

'I heard great things of it,' he said ; 'and I was so sorry not to see it, but I missed last year's Salon altogether. I was away from Paris for so long.'

'Oh, it was a great success !' exclaimed Cosy, brightening up in a moment—fortunately her recuperative powers were excellent. 'Everybody said that it was the picture of the year. I and my knight looked lovely. He was such a beautiful

young man, Ralph. It was such a pity that he was only a butcher in the Chaussée d'Antin! He looked magnificent as he came crashing through the bushes on his black steed. Oh, you *must* see the picture if ever you go up to Lancashire! It is at Mr. Craddock's place. Do you know Mr. Craddock?

'Slightly. He is enormously rich, isn't he?'

'I suppose so. Nobody would take the trouble to know such an old bore if he were not. Oh, how he bored me! He perfectly haunted me. He used to call day after day, and if I left word that I were out he used to say that he would walk up and wait until I returned. So at length I was reduced to saying that I had gone to bed. He could not well wait until I chose to get up again,' and Cosy laughed heartily.

'Wasn't your father annoyed at your snubbing so wealthy an admirer?'

'Oh no! he didn't mind. He did not like Mr. Craddock. He is only angry

when I snub his friends. Mr. Craddock never touched a card, and papa was rather glad to get rid of him. Lesoeur must have been sorry though when he left Paris, for he bought two pictures of him, in both of which I figured. I did not object to the old bore purchasing 'Mélusine,' for I did not feel like myself in that; but I grudged him "La Dame aux Pensées" awfully. It was a sort of picture that I should have liked you to possess. I did not want my pansies to pass into *his* hands.'

She was sitting on a low stool by the fireplace in the shade; but as she spoke she leant forward, and then Ralph noticed that her eyes sparkled angrily, and that her soft cheek was flushed with excitement. Evidently her recollections of Mr. Craddock had been none of the pleasantest, and that she had found him something worse than a bore.

'Tell me about the picture,' he said promptly; he was determined that Cosy's

thoughts should not dwell on disagreeable topics to-night—' *La Dame aux Pensées.*'

'Oh! well, it was just a portrait of me, and an excellent one, people who knew me well said. Strangers used to find the expression too melancholy; but I am sure it was not half so melancholy as I often look and feel. I was sitting at an open window framed with yellow jasmine that hung down into the room, nearly touching the arm-chair in which I was lounging. In my lap were pansies, purple, grey, and yellow; and I wore a small bunch of them, as I always do, at my throat. My hands were half clasped in a listless way—like this—my fingers just touching the flowers. But I was not looking at them: I was gazing straight in front of me, at a little brown bird that had perched on the jasmine bough, that I seemed to be looking at without seeing. My thoughts were supposed to be with some one far away.'

And as Cosy said this she leant back again into the shade, and Ralph lost the picture.

‘Ah, Cosy, you moved too soon! I was studying the pose: it was charming. I wish I had seen the picture.’

‘I wish you had bought it.’

‘Lesoeur would not echo that wish. I could not have given the price that Craddock probably did.’

‘What does that signify?’ she exclaimed impatiently. ‘You could have appreciated the work, which I’m sure he can’t. How I grudged him my beautiful pansies!’

‘So you still cling to your pansies. I remember that they were always your favourite flowers.’

‘Not always, Ralph. I never cared for them until two years ago—in Paris.’

Something in her voice made Ralph turn and look at her, but her face was hidden in shadow; and before he could frame the question that he wished to ask her, she had begun to speak again; in the rapid excitable manner that had never been hers of yore, but which seemed to have grown upon her lately, alternating with fits of the bitterest *ennui* and depression.

‘Poor Lesoeur was looking forward to utilising me again,’ she continued; ‘but there was a hitch—an unpleasant hitch, of course, as papa caused it. Directly papa heard of the sum Mr. Craddock had paid for “Mélusine,” he began bothering Lesoeur to drop in of an evening. *I* had to convey the friendly invitations. Well, he did drop in one evening, and before he dropped out again he had dropped fifteen hundred francs to papa. I felt so disgusted and so ashamed, Ralph, I could have cried. And then when I heard my father asking him to look in again to-morrow, I put my foot down, and told him to do nothing of the kind. I said that late hours, and the atmosphere of our rooms, and the excitement of play was bad for him, and that it would tell upon his work: I said that if he came into Paris in the evening, I would not go over to Écouen in the morning. And then there was—oh, such a scene! Papa lost his temper, and dropped the mask; he said that if Monsieur Lesoeur did not come and see us, I should not

stand to him. Fortunately George was in the room, and he dragged the little man away before too much was said, and then papa and I had it out together. I told him that fifteen hundred francs was a fancy price for Monsieur Lesoeur to pay him for my services ; that if he wished to hire me out as a professional model, I was quite willing to go, but not upon such high terms. In short, I said all the disagreeable things I could think of. And papa was wild with rage. But he has never dared to ask any of *my* friends to play cards again. If they choose to play they play ; but if they don't they are left alone. I won that victory, at all events ; and I have won a good many since. Ralph, are you looking shocked ? I can't see your face in this pitch-darkness.'

'Yes, I am shocked ; shocked and disgusted, Cosy, but not with you. You are quite right, child, to wish to leave such a home. But whether Oliver will be permitted to provide you with a better is another matter. However, I'll find out

how the land lies, and let you know. If Lady Lavinia is determined, it is no use attempting to go against her. Believe that.'

As Ralph finished speaking, a clock in the distance struck eleven, and then he rose to go.

'You are not going, are you?' cried Cosy. 'I haven't had a talk with you for so long, and I have a great deal more to say. I feel as if I had wasted this evening in talking of nothing but myself; and I have ever so many more things to tell you. I want to explain how it was that I never got the letter you sent to Homburg, and all about darling mamma, and——'

'You must tell me to-morrow, Cosy. I must not stay now. You see it is not written on my face that I have known you since you were a baby; and it would not look well for me to be staying on here until midnight when your father is out.'

'Always thinking of what is *comme il faut*, Ralph,' she said, with a weary smile.

‘Not always, Cosy. But when it is merely a question between pleasing one’s self or doing what the world thinks *con-venable*, I unhesitatingly sacrifice my own pleasure. It is the best rule in the long-run, particularly for your sex.

‘“A woman is too slight a thing
To trample the world and not feel its sting.”’

‘Ralph,’ cried Cosy, ‘how different you are to me! You always seem to know what is right; I never do.’

Ralph smiled very gently and kindly. Cosy was very lovely, and what man does not like a tribute to his goodness and greatness from the fair lips of beauty? Moreover, he was genuinely glad that poor Averil’s daughter should feel this confidence in him. She should never have cause to withdraw it. Ralph felt certain of that.

‘And if you really wish to know what is right, child, you won’t be long left in doubt,’ he said. ‘If you never tamper with conscience she is a very safe guide.

Always do what you believe to be right, and never, upon any consideration, let anyone persuade you into doing what you feel to be wrong. These may sound very simple rules of conduct, child, but if you keep them you can't go far astray. I think that some of us are apt to hamper life with too many rules. Christ only gave us two commandments.'

Cosy was silent for a moment. Then she said :

'I am sure that *my* life is hampered with too many troubles. Sometimes I can fling them aside and forget them, and feel as cheery as I used to be ; but at other times, like to-night, they seem to weigh me down, and I only wish to die.'

'Nonsense! nonsense, child! That is only because you are tired, and not well. Go to sleep and forget your troubles. Good-night,' and Ralph held out his hand.

'Good-night—if you must go. Oh, what a night!'

The last words were uttered as Cosy opened the front door, which had been, for

a wonder, closed this evening. It was, as she said, a terrible night. The rain was pouring down in torrents, the wind was howling, and the waves were beating against the shore with a sound that seemed to carry desolation into the hearts of those who had any they loved at sea; and long before Ralph Dufferin had reached the Pier Hotel, the roar of the thunder and the glare of the lightning were adding to the terrors of the scene.

‘Poor little Cosy!’ thought he, as he adjourned to his comfortable room at the back of the house, where he heard as little as possible of the storm that was raging in front. ‘What a night for you to be spending in that horrible draughty cottage that rocks like a cradle in the wind!’

He might have pitied poor Cosy still more could he have seen her at that moment lying on her bed, her long red hair loose about her, weeping as if her heart would break, in an utter abandonment of misery and self-abasement. She who had so often jested at the scars of

others, was now writhing in anguish from her own wound. She who had been so ready to smile at the folly of too susceptible women, and had told herself that falling in love was a luxury that Jack Urquhart's daughter could not afford, had been this evening conscious of a dawning passion, the possible power of which made her tremble. She knew herself to be now, for the first time in her life, distinctly possessed by a feeling of love—servent love—and for a man, too, who looked upon her as a child, and treated her like one!

‘But, thank heaven, he need never know,’ she said to herself. ‘I am not Flore, or Miss Sheridan,’—poor Agnes's secret had oozed out by this time, and had made her the subject of much ridicule—‘I can keep my secret. And whatever it may cost me, I'll keep Ralph as a friend. I should lose him altogether if he suspected the truth. But then, is this right?’ she asked herself suddenly. ‘*Is it right?* And *what* is right?’

She pressed her poor thin hands to her fevered brow, and tried to think. But thought and memory seemed to escape her to-night ; her brain was in a whirl. She could not think.

‘Ah me ! what is right ? what ought I to do ?’ she cried, in her exceeding desolation and bitterness of spirit. ‘God knows.’

Yes, God knows. He who knows the solution of life’s darkest problems, who holds in His hand the key to its most perplexing enigmas, He knows all. Thank God, God knows.

END OF VOL. I.

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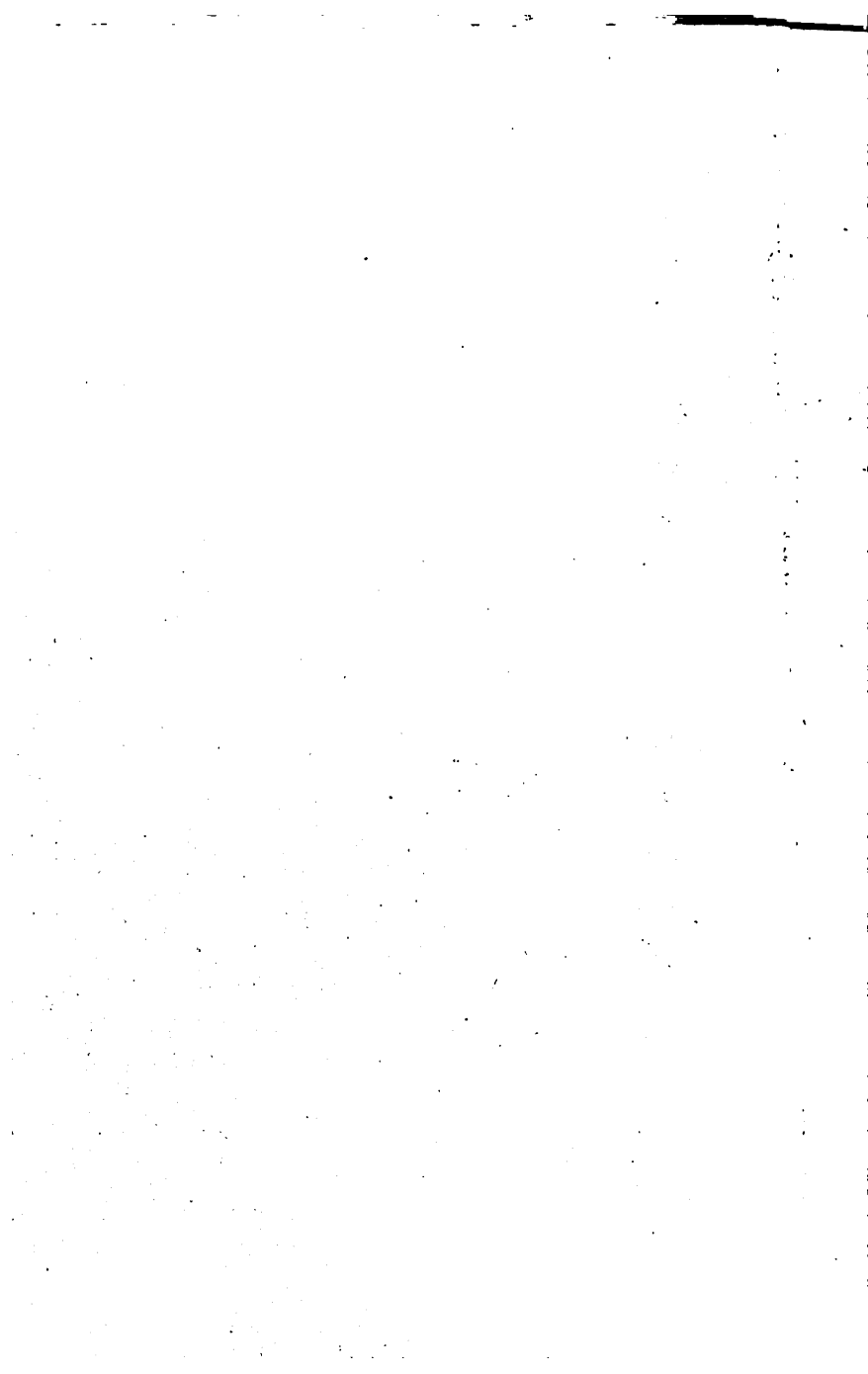
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the 1990s, the number of people with a diagnosis of schizophrenia has increased in the United Kingdom (Meltzer 1996).

There is a growing awareness of the need to improve the lives of people with mental health problems. The Department of Health (1999) has set out a vision of a new mental health system, which will be based on the following principles:

- People with mental health problems should be treated as individuals, with their own needs and wishes.
- People with mental health problems should be given the opportunity to participate in decisions about their care and treatment.
- People with mental health problems should be given the opportunity to live a full and active life.

These principles are reflected in the new Mental Health Act (1983), which came into force in 1994. The Act sets out the rights of people with mental health problems, and the duties of the mental health services.

The purpose of this paper is to describe the development of a new mental health service, which is based on the principles of the new Mental Health Act (1983).

The paper is organized as follows. First, we describe the current mental health services in the United Kingdom. Then, we describe the development of a new mental health service, which is based on the principles of the new Mental Health Act (1983).

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